

ENGLISH FOR WORK / CLIENTS / PROPERTIES / TRANSACTIONS

Real Estate English

Clarify the relationship. Explain the property. Keep each next step precise.



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Eight practical lessons. Eleven extended conversations.

Vocabulary, phrase banks, guided speaking, and explained answers.

Revised 2026 edition / Upper-intermediate to advanced

Your route through the book

01 Agency, Representation, Compensation, and Trust, page 4

Clarify representation, confidentiality, and compensation without assuming an agreement already exists.

02 Client Intake, Needs Analysis, and Property Search, page 15

Replace vague preferences with client-defined property and travel criteria without assuming affordability or belonging.

03 Listings, Property Descriptions, Pricing, and Market Data, page 28

Explain why a pricing comparison needs verified differences rather than a simple unqualified average.

04 Showings, Open Houses, Fair Housing, and Advertising, page 38

Revise exclusionary listing language and handle showing questions with consistent, property-focused information.

05 Offers, Counteroffers, Negotiation, and Contingencies, page 53

Discuss offer timing and protections without turning a proposal or lender estimate into a binding assurance.

06 Inspections, Repairs, Disclosures, and Due Diligence, page 64

Relay a technical finding accurately, arrange further evaluation, and distinguish a repair request from an agreement.

07 Financing, Appraisal, Title, Escrow, and Closing, page 78

Explain separate closing milestones and route unresolved financial or title questions to the responsible professional.

08 Leasing, Property Management, Commercial Basics, Ethics, and Crisis Scenarios, page 92

Acknowledge a missed response, establish current urgency, and give an owned update without inventing a repair appointment.

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Suggested study range: B2-C1. This is an editorial study range, not a certified proficiency assessment.

Useful detail builds client confidence.

Property decisions combine money, deadlines, technical reports, and strong personal preferences. Clear English helps clients distinguish a listing claim from a verified fact, an offer from an agreement, and a progress update from permission to proceed.

Name whom you represent

Explain the actual professional relationship and its limits before discussing confidential strategy. Do not assume that providing information or arranging access answers the representation question. "Let us confirm the brokerage role and applicable agreement before discussing your negotiating limit."

Translate preferences into criteria

Ask about the property, budget, travel needs, and other objective requirements. Let the client identify priorities rather than selecting neighborhoods through assumptions about who belongs there.

"Which destination, transport method, and travel time should we use for the search?"

Keep the source beside the fact

Attribute an observation to the inspection report, a measurement to its source, and a financing update to the lender. Coordination does not turn an agent into a technical diagnostician or final approver.

"The report recommends specialist evaluation; it does not supply a repair diagnosis or price."

Report the exact state

Requested, received, reviewed, and cleared are different milestones. A reassuring update names the open item, responsible professional, and next communication without guaranteeing an unfinished result.

"The appraisal is received; the title questions remain open."

Professional boundaries

Fictional English practice using mainly US real-estate terminology, not legal, lending, valuation, engineering, or safety advice. Agency, advertising, disclosure, lease, and closing requirements vary. Actual transactions require current documents, local rules, authorized instructions, and appropriately qualified professionals.

A Read the situation

LESSON 01 / AGENCY, REPRESENTATION, COMPENSATION, AND TRUST

Clarify representation, confidentiality, and compensation without assuming an agreement already exists.

Before the buyer shares a negotiating limit

Prospective buyer Lena asks licensee Ren whether Ren represents both sides of a property transaction. Their relationship has not been established or documented, and the brokerage role for the particular listing still needs confirmation. No fee terms have been agreed. Lena is about to disclose her maximum offer. Ren can explain the questions that must be settled and obtain the applicable documents and broker guidance, but must not promise unrestricted advocacy, a standard commission, or confidentiality beyond the actual relationship and applicable duties.

People: Lena, Prospective buyer; Ren, Real-estate licensee.

Read the record

Choose one answer per question using the facts above.

1. Which two issues should Ren clarify before discussing Lena's negotiating limit?

- A. Whom the brokerage represents and the duties of that relationship
- B. The seller's asking price and the property's bedroom count
- C. The appraisal date and the lender's document checklist
- D. The viewing schedule and the preferred closing day

2. What is Lena about to share?

- A. A final loan approval
- B. The seller's authorized reserve price
- C. Her maximum offer
- D. A confirmed appraisal value

3. What should Ren verify before describing the available arrangement?

- A. A standard commission assumed to apply everywhere
- B. A guarantee that one professional can advocate without limits for both parties
- C. The brokerage's role, local requirements, and applicable documents
- D. A universal agency rule inferred from the property's price

[Answers and explanations, page 117](#)

B Vocabulary in use

CORE TERMS

agency

A legal representation relationship defined by applicable law.

clarify the agency relationship

fiduciary duty

A duty of loyalty or care arising in a relationship under applicable law.

explain applicable fiduciary duties

seller representation

Acting for a seller under an established relationship.

confirm seller representation

designated agency

An arrangement assigning different representatives within a brokerage where permitted.

explain designated agency

transaction broker

A professional facilitating a transaction under a jurisdiction's non-agency framework.

verify the transaction-broker role

managing broker

The broker responsible for supervision under the relevant structure.

consult the managing broker

principal

The person or entity represented by an agent.

identify the principal

buyer representation

Acting for a buyer under an established relationship.

discuss buyer representation

dual agency

Representation of both sides where permitted and subject to applicable conditions.

review dual-agency restrictions

non-agency relationship

A permitted service relationship without an agency role.

clarify a non-agency relationship

brokerage

The business through which real-estate services are provided.

identify the brokerage

representation agreement

A document setting out a representation relationship and terms.

review the representation agreement

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

agency AGENCY

clarify the agency relationship

Keep the meaning precise: A legal representation relationship defined by applicable law.

dual agency DUAL AGENCY

review dual-agency restrictions

Keep the meaning precise: Representation of both sides where permitted and subject to applicable conditions.

B Precision and professional shorthand

EXTEND YOUR RANGE

listing agreement

An agreement for marketing or representing a property's seller.

examine the listing agreement

agreement term

The period during which an agreement operates.

confirm the agreement term

compensation

Payment for professional services on agreed terms.

negotiate compensation

fee obligation

A contractual responsibility to pay a specified fee.

identify the fee obligation

conflict of interest

A competing interest that may affect professional judgment or duties.

disclose a conflict of interest

material fact

A fact important to a transaction or decision in context.

disclose a material fact

exclusivity

A contractual restriction on using other representatives within a stated scope.

clarify the exclusivity term

service scope

The work included in the professional engagement.

define the service scope

commission

A form of compensation often linked to a completed transaction.

explain the commission basis

informed consent

Agreement based on relevant information and understanding.

obtain required informed consent

confidential information

Information subject to protection under applicable duties or terms.

handle confidential information

termination provision

Terms governing how an agreement may end.

review the termination provision

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

representation agreement REPRESENTATION AGREEMENT

review the representation agreement

Keep the meaning precise: A document setting out a representation relationship and terms.

compensation COMPENSATION

negotiate compensation

Keep the meaning precise: Payment for professional services on agreed terms.

Phrases that move the work forward

Address the question

We should clarify whom the brokerage represents before discussing your strategy.

Name the missing fact

I need to confirm the brokerage's role for this listing.

Separate compensation

The representation role and fee obligations are distinct questions.

Preserve choice

We can explain the proposed terms before you decide whether to agree.

Explain scope

The agreement should identify the services included.

Clarify exclusivity

Let us check what the exclusivity provision actually restricts.

Identify the payer

The documents need to explain who owes which payment under what conditions.

Invite a precise question

Which part of the proposed arrangement would you like clarified?

Pause the disclosure

Please hold your maximum offer until we have clarified the relationship.

Use the documents

Let us review the applicable agreement and disclosures.

Avoid a universal claim

Available arrangements and duties depend on the applicable rules.

Close with verification

I will obtain the role information and broker guidance first.

Check the period

What dates and properties does this term cover?

Avoid a fee assumption

No compensation terms have been agreed in this conversation.

Limit assurance

I cannot promise duties beyond the actual relationship and applicable requirements.

Confirm understanding

Does this explanation distinguish representation from payment?

Precision in real exchanges

Purpose: Use the documents

Useful wording: Let us review the applicable agreement and disclosures.

Purpose: Separate compensation

Useful wording: The representation role and fee obligations are distinct questions.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which response best addresses Lena's immediate concern?

- A.** A friendly conversation means I represent you exclusively.
- B.** Anyone who opens a property represents both parties.
- C.** Let us confirm the brokerage role before you share your maximum offer.
- D.** Tell me the limit first, and we can define representation later.

2. Which fee statement is accurate?

- A.** No fee terms are agreed yet; we need to review the actual proposal.
- B.** A legally fixed national commission applies to every transaction.
- C.** The seller has already agreed to cover every buyer fee.
- D.** Discussing compensation means Lena has accepted it.

3. A colleague needs the term for this meaning: Acting for a buyer under an established relationship. Which term fits?

- A.** buyer representation
- B.** agreement term
- C.** transaction broker
- D.** conflict of interest

D Choose the response that fits / continued

4. Rebuild the exchange from "Before the buyer shares a negotiating limit". Lena: "If your office is connected with the seller, would that mean you can simply represent both of us without changing anything?" Ren: [missing response] Lena: "Can someone in your office confirm the arrangement for this listing? I need to know whom I can speak to before discussing my limit." Which response belongs in the gap?

- A.** We cannot assume that. dual agency is treated differently across jurisdictions, and any permitted arrangement has conditions and limits that need to be explained before a decision.
- B.** I will consult the managing broker and obtain the listing-role information. Then we can discuss the actual options instead of implying that an unresolved relationship already exists.
- C.** We would review the exclusivity provision, if one is proposed, and its exact reach. Your question should be answered before you decide whether those terms suit you.
- D.** The service scope should answer that, along with any limits. We need to read the proposed terms rather than assume every conversation creates the same package of services.

[Answers and explanations, page 117](#)

One useful distinction

Providing access or information does not, by itself, explain whom a licensee represents. Ask for the actual relationship and its duties. Labels such as dual agency or transaction broker cannot be assumed available or identical across jurisdictions.

Conversation

Before the buyer shares a negotiating limit

Before the buyer shares a negotiating limit

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

agency / service scope / informed consent / exclusivity / termination provision /
buyer representation / compensation / managing broker / dual agency / fee obligation

- 01 **Lena:** Before I tell you the highest price I could offer, can you explain whether you represent me, the seller, or both sides of this property?
- 02 **Ren:** Let us clarify the ¹ _____ question first. Our relationship is not established, and I need to confirm the brokerage's role for this particular listing before describing the available arrangement.
- 03 **Lena:** I assumed that because you were answering my questions, you would automatically negotiate only for me. I do not want to misunderstand that.
- 04 **Ren:** Answering questions does not settle the ² _____ question. Please hold your negotiating limit until we have explained the role, duties, and relevant documents properly.
- 05 **Lena:** If your office is connected with the seller, would that mean you can simply represent both of us without changing anything?
- 06 **Ren:** We cannot assume that. ³ _____ is treated differently across jurisdictions, and any permitted arrangement has conditions and limits that need to be explained before a decision.

E Conversation / continued

- 07 **Lena:** Can someone in your office confirm the arrangement for this listing? I need to know whom I can speak to before discussing my limit.
- 08 **Ren:** I will consult the ⁴ _____ and obtain the listing-role information. Then we can discuss the actual options instead of implying that an unresolved relationship already exists.
- 09 **Lena:** When we review the paperwork, I also want to know what work is included. Does the agreement cover the whole search or just this property?
- 10 **Ren:** The ⁵ _____ should answer that, along with any limits. We need to read the proposed terms rather than assume every conversation creates the same package of services.

Conversation continues on the next page.

Before the buyer shares a negotiating limit

CONVERSATION / CONTINUED

- 11 **Lena:** And if I wanted to talk to another agent later, would there be a restriction? I have not agreed to anything exclusive today.
- 12 **Ren:** We would review the ⁶ _____ provision, if one is proposed, and its exact reach. Your question should be answered before you decide whether those terms suit you.
- 13 **Lena:** I also hear different things about commissions. Is there one standard amount that the law makes everyone pay, regardless of the services?
- 14 **Ren:** Do not assume a fixed universal amount. ⁷ _____ needs a clear discussion of the proposed terms. We have not agreed a fee, a payment basis, or who would owe it.
- 15 **Lena:** If another party offers to contribute, does that automatically mean I have no obligation under an agreement I might sign?
- 16 **Ren:** Not automatically. The ⁸ _____ needs to be explained using the actual documents and conditions. A possible contribution and your contractual responsibility are not interchangeable statements.
- 17 **Lena:** I would like time to read the terms, including when the agreement ends and what would happen if I wanted to stop working together.
- 18 **Ren:** We should review the ⁹ _____ as well as the duration. I can explain the proposal within my role and direct legal-interpretation questions to qualified counsel when needed.
- 19 **Lena:** Please send the proposed terms and confirm your office's role. I will wait to discuss my maximum offer until those questions are answered.
- 20 **Ren:** Correct. Any required ¹⁰ _____ must follow a clear explanation of the actual arrangement. Today I will obtain the missing information, not promise unrestricted advocacy before the relationship is settled.

CHECK THE GAPS

1. agency / 2. buyer representation / 3. dual agency / 4. managing broker / 5. service scope / 6. exclusivity / 7. compensation / 8. fee obligation / 9. termination provision / 10. informed consent

[Why these answers fit, page 119](#)

F Check accuracy and scope

Before the buyer shares a negotiating limit

Return to the case

Prospective buyer Lena asks licensee Ren whether Ren represents both sides of a property transaction. Their relationship has not been established or documented, and the brokerage role for the particular listing still needs confirmation. No fee terms have been agreed. Lena is about to disclose her maximum offer. Ren can explain the questions that must be settled and obtain the applicable documents and broker guidance, but must not promise unrestricted advocacy, a standard commission, or confidentiality beyond the actual relationship and applicable duties.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. Which question separates two issues correctly?

- A. Whom do you represent, and what payment obligations would the agreement create?
- B. Does any fee automatically make you everyone's agent?
- C. Can a payment replace every required disclosure?
- D. Is a showing identical to unrestricted buyer advocacy?

2. Which next step fits Ren's role?

- A. Treat the prospective buyer's silence as full consent.
- B. Obtain the applicable documents and managing-broker guidance.
- C. Invent a local rule to avoid delaying the conversation.
- D. Promise that dual agency is always permitted.

[Answers and explanations, page 120](#)

Listen for the distinction

Switch roles and reread turns 9-20. Keep service scope, exclusivity, compensation, and termination as separate questions; do not invent agreed terms.

Clarify the role before inviting trust

A friendly conversation may sound like personal representation to a newcomer. Answer that concern directly and identify what needs confirmation. Do not encourage a negotiating disclosure while the professional role is unresolved, or substitute general reassurance for the actual terms and duties.

F Say it / transfer to a new case

A fee discussion is not an agreement

A prospective seller receives a proposed service package and fee. They ask for a shorter term. The brokerage has not accepted the change, and the proposal is unsigned.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

unsigned / term / change / agreement

- 01 **Seller:** I am requesting a shorter agreement ¹ _____.
- 02 **Broker:** That is a proposed ² _____, not an accepted one.
- 03 **Seller:** The document remains ³ _____.
- 04 **Broker:** We should confirm the final terms before recording an ⁴ _____.

CHECK THE GAPS

1. term / 2. change / 3. unsigned / 4. agreement

[Why these answers fit, page 120](#)

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "Before the buyer shares a negotiating limit". Lena: "I also hear different things about commissions. Is there one standard amount that the law makes everyone pay, regardless of the services?" Ren: [missing response] Lena: "If another party offers to contribute, does that automatically mean I have no obligation under an agreement I might sign?" Which response belongs in the gap?

- A.** Correct. Any required informed consent must follow a clear explanation of the actual arrangement. Today I will obtain the missing information, not promise unrestricted advocacy before the relationship is settled.
- B.** Let us clarify the agency question first. Our relationship is not established, and I need to confirm the brokerage's role for this particular listing before describing the available arrangement.
- C.** The service scope should answer that, along with any limits. We need to read the proposed terms rather than assume every conversation creates the same package of services.
- D.** Do not assume a fixed universal amount. compensation needs a clear discussion of the proposed terms. We have not agreed a fee, a payment basis, or who would owe it.

[Answers and explanations, page 121](#)

A Read the situation

LESSON 02 / CLIENT INTAKE, NEEDS ANALYSIS, AND PROPERTY SEARCH

Replace vague preferences with client-defined property and travel criteria without assuming affordability or belonging.

Turning good neighborhood into a usable search

Buyer Cam asks agent Imani for a "good neighborhood" and a "short commute." Cam identifies a weekday 9 a.m. destination at Central Clinic, public transport, a target journey of no more than 35 minutes door to door, two bedrooms, and a step-free entrance. Cam proposes a \$450,000 asking-price search cap, but lender qualification and the total ownership budget remain unverified. Imani must build a search from these criteria, check property claims, and avoid promising a commute time or deciding which community suits Cam.

People: Cam, Buyer; Imani, Buyer's agent.

Read the record

Choose one answer per question using the facts above.

1. What commute basis did Cam specify?

- A. Driving time at midnight between neighborhood boundaries
- B. Walking time from the nearest station only
- C. Any transport method with no arrival time
- D. Public transport, door to door, arriving for 9 a.m. on weekdays

2. What does \$450,000 represent here?

- A. A guaranteed accepted offer
- B. A proposed asking-price search cap
- C. Confirmed lender approval
- D. A verified total ownership budget

3. Which property requirements are stated?

- A. Three bedrooms and a guaranteed school place
- B. A detached house with no ownership charges
- C. A renovated kitchen and a private garage
- D. Two bedrooms and a step-free entrance

[Answers and explanations, page 122](#)

B Vocabulary in use

CORE TERMS

needs analysis

A structured clarification of a client's requirements and priorities.

conduct a needs analysis

must-have

A requirement the client treats as essential.

identify the must-haves

trade-off

A compromise between competing priorities.

explain a trade-off

door-to-door journey

Travel including the full route between actual start and destination.

estimate the door-to-door journey

walkability

The practical ease of reaching relevant destinations on foot.

assess walkability using specific routes

step-free access

Access along a route without steps, subject to exact route details.

verify step-free access

search criterion

A condition used to select possible properties.

refine the search criteria

preference

A desired feature that may be negotiable.

rank property preferences

search radius

The geographic distance used to limit a property search.

define the search radius

peak-hour travel

Travel during a period of high demand.

check peak-hour travel

transport interchange

A point where a traveler changes services or transport modes.

check the transport interchange

clear opening width

The unobstructed width available through an opening.

confirm the clear opening width

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

needs analysis **NEEDS ANALYSIS**

conduct a needs analysis

Keep the meaning precise: A structured clarification of a client's requirements and priorities.

search radius **SEARCH RADIUS**

define the search radius

Keep the meaning precise: The geographic distance used to limit a property search.

B Precision and professional shorthand

EXTEND YOUR RANGE

floor plan

A drawing showing a property's layout.
review the floor plan

purchase budget

The amount available or intended for the purchase on a stated basis.
clarify the purchase budget

property tax

A tax assessed on property under applicable rules.
check the property-tax estimate

special assessment

An additional charge for a particular association or public purpose.
ask about special assessments

utility cost

Expense for services such as electricity, gas, or water.
compare utility costs

preapproval

A lender's conditional preliminary approval subject to its terms.
review preapproval conditions

asking-price cap

An upper advertised-price filter for a search.
set an asking-price cap

ownership costs

Ongoing costs associated with holding and using a property.
estimate ownership costs

association dues

Recurring charges imposed by a relevant owners' association.
verify association dues

insurance premium

The price of an insurance policy for a stated period.
obtain an insurance-premium estimate

prequalification

A preliminary lender assessment whose scope and verification vary.
clarify the prequalification basis

shortlist

A selected group of options for closer review.
build a property shortlist

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

clear opening width CLEAR OPENING WIDTH

confirm the clear opening width

Keep the meaning precise: The unobstructed width available through an opening.

property tax PROPERTY TAX

check the property-tax estimate

Keep the meaning precise: A tax assessed on property under applicable rules.

Phrases that move the work forward

Clarify the adjective

What specific features would make the area work well for you?

Confirm transport

You plan to use public transport rather than drive.

Record the access need

We will use a step-free entrance as a requirement to verify.

Check the route

We should include walking, waiting, and any interchange.

Preserve client choice

I can supply objective information; you decide which location fits.

Check extra costs

We still need the taxes, insurance, and association-charge estimates.

Clarify the source

Is that travel time from the transit provider or the listing description?

Use the same standard

We will apply the agreed criteria consistently across the search.

Define the journey

Are we measuring door to door for a weekday 9 a.m. arrival?

Separate priorities

Which requirements are essential, and which are preferences?

Limit the price claim

The search cap is not confirmation of financing or total affordability.

Close with a shortlist

I will compare properties against your stated criteria.

Verify the listing

Let us confirm the access route rather than rely on a broad label.

Avoid a guarantee

The journey estimate may vary with service and time.

Mark an unknown

The lender's qualification decision is not yet verified.

Invite correction

Please correct any requirement I have recorded inaccurately.

Precision in real exchanges

Purpose: Separate priorities

Useful wording: Which requirements are essential, and which are preferences?

Purpose: Record the access need

Useful wording: We will use a step-free entrance as a requirement to verify.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which question best clarifies neighborhood fit?

- A.** Can I treat good as a universal rating?
- B.** Which property features and travel needs should guide the search?
- C.** Which background should the neighbors have?
- D.** Should I select the area based on where people like you usually live?

2. Which journey estimate is comparable with Cam's target?

- A.** Door-to-door public transport for the stated weekday arrival time
- B.** A station-to-station time with walking excluded
- C.** An off-peak drive with no waiting time
- D.** A map distance without transport information

3. A colleague needs the term for this meaning: A desired feature that may be negotiable. Which term fits?

- A.** walkability
- B.** utility cost
- C.** purchase budget
- D.** preference

D Choose the response that fits / continued

4. Rebuild the exchange from "Turning good neighborhood into a usable search".

Cam: "Some listings say ten minutes from the center without explaining how. That would not tell me whether I could reach the clinic at the right time." **Imani:** [missing response]

Cam: "Inside the property, two bedrooms are essential. I also need an entrance without steps, not just a building described as conveniently accessible."

Which response belongs in the gap?

- A.** Correct. We need peak-hour travel information for your stated arrival. Even then, a route estimate is not a guarantee that every service will run at exactly the same speed.
- B.** We should measure the door-to-door journey, including the walk, waiting, and changes. A station-to-station number could look short while leaving out a substantial part of your morning.
- C.** Let us turn those words into search criteria. What matters most about the property and your daily journey? I can compare objective details without deciding where you should feel you belong.
- D.** I will record those as must-haves. We should distinguish them from preferences so a larger kitchen or attractive view does not silently replace something you said is necessary.

[Answers and explanations, page 122](#)

One useful distinction

A short commute needs a destination, arrival time, mode, and journey boundary. A station-to-station estimate omits walking and waiting. A current route estimate is also not a guarantee of future service or an exact daily travel time.

E Conversation

Turning good neighborhood into a usable search

Turning good neighborhood into a usable search

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

ownership costs / search criteria / peak-hour travel / asking-price cap / step-free access / must-haves / special assessment / trade-off / door-to-door journey / shortlist

- 01 **Cam:** I want a good neighborhood and a short commute, but I realize that may not tell you which properties to send me.
- 02 **Imani:** Let us turn those words into ¹ _____. What matters most about the property and your daily journey? I can compare objective details without deciding where you should feel you belong.
- 03 **Cam:** I need to reach Central Clinic by nine on weekdays. I will use public transport, and I want no more than thirty-five minutes from home to the clinic.
- 04 **Imani:** We should measure the ² _____, including the walk, waiting, and changes. A station-to-station number could look short while leaving out a substantial part of your morning.
- 05 **Cam:** Some listings say ten minutes from the center without explaining how. That would not tell me whether I could reach the clinic at the right time.
- 06 **Imani:** Correct. We need ³ _____ information for your stated arrival. Even then, a route estimate is not a guarantee that every service will run at exactly the same speed.

Conversation / continued

- 07 **Cam:** Inside the property, two bedrooms are essential. I also need an entrance without steps, not just a building described as conveniently accessible.
- 08 **Imani:** I will record those as ⁴ _____. We should distinguish them from preferences so a larger kitchen or attractive view does not silently replace something you said is necessary.
- 09 **Cam:** For the entrance, I would want to know which route the description refers to. A rear route may be very different from the main entrance.
- 10 **Imani:** We will verify the ⁵ _____ and any relevant measurements. A broad listing label is not enough to establish that the actual route meets your needs.

Conversation continues on the next page.

Turning good neighborhood into a usable search

CONVERSATION / CONTINUED

- 11 **Cam:** I suggest looking at homes advertised up to four hundred fifty thousand dollars. I have not yet completed the lender's checks.
- 12 **Imani:** Then that is an ⁶ _____, not confirmed borrowing capacity. We can use it for the initial search while keeping the financing question visibly unresolved.
- 13 **Cam:** I also do not want to discover later that a property has large recurring charges. The advertised price would not tell the whole story.
- 14 **Imani:** We should collect the relevant ⁷ _____, including taxes, insurance, and any association charges. Missing amounts should stay marked as unknown rather than be treated as zero.
- 15 **Cam:** If a condominium has regular dues, could there also be a separate charge for a particular building project? I would want that checked.
- 16 **Imani:** Yes, ask about a ⁸ _____ where applicable and review the actual documents. I should not infer the absence of extra obligations just because a listing shows the routine monthly charge.
- 17 **Cam:** I might accept less space for a shorter journey. Can the comparison show both, rather than rank a larger home as automatically better?
- 18 **Imani:** We can present each ⁹ _____ against your requirements. If an option misses a must-have, I will say so rather than call it a perfect match.
- 19 **Cam:** Use those criteria for the first search. Please flag any unverified entrance or travel claim, and I will follow up with the lender about the budget.
- 20 **Imani:** Exactly. The ¹⁰ _____ will show the source and status of each relevant detail. You can then compare the options on the criteria you actually chose.

CHECK THE GAPS

1. search criteria / 2. door-to-door journey / 3. peak-hour travel / 4. must-haves / 5. step-free access / 6. asking-price cap / 7. ownership costs / 8. special assessment / 9. trade-off / 10. shortlist

[Why these answers fit, page 123](#)

F Check accuracy and scope

Turning good neighborhood into a usable search

Return to the case

Buyer Cam asks agent Imani for a "good neighborhood" and a "short commute." Cam identifies a weekday 9 a.m. destination at Central Clinic, public transport, a target journey of no more than 35 minutes door to door, two bedrooms, and a step-free entrance. Cam proposes a \$450,000 asking-price search cap, but lender qualification and the total ownership budget remain unverified. Imani must build a search from these criteria, check property claims, and avoid promising a commute time or deciding which community suits Cam.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. How should an unverified access claim be described?

- A.** A floor plan proves that all entrances are usable.
- B.** The listing says step-free entry; we need to verify the actual route.
- C.** The property meets every possible access requirement.
- D.** Step-free means no measurements are needed.

2. Which budget statement is accurate?

- A.** An asking price includes every future ownership charge.
- B.** A search cap guarantees the seller will accept that amount.
- C.** \$450,000 is a search cap; financing and ownership costs remain open.
- D.** \$450,000 is confirmed borrowing capacity.

[Answers and explanations, page 125](#)

Listen for the distinction

Switch roles for the budget discussion. Stress asking-price cap and unknown costs; neither speaker may turn \$450,000 into lender approval.

Let the client define fit

A broad request invites useful questions, not assumptions about the client's background. Ask which features and travel needs matter, then supply objective information consistently. Treat accessibility details as specific property facts to verify rather than replace them with a vague label such as suitable for everyone.

F Say it / transfer to a new case

The walking time left out the stairs

A listing says five minutes to a station, measured from the building entrance. The apartment is upstairs with no lift. The buyer requires a step-free route from the apartment to the platform.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

entrance / match / criteria / route

- 01 **Agent:** The quoted time starts at the building ¹ _____.
- 02 **Buyer:** My requirement covers the complete ² _____.
- 03 **Agent:** The stairs mean this route is not a step-free ³ _____.
- 04 **Buyer:** Keep that requirement in the search ⁴ _____.

CHECK THE GAPS

1. entrance / 2. route / 3. match / 4. criteria

[Why these answers fit, page 125](#)

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "Turning good neighborhood into a usable search". Cam: "I also do not want to discover later that a property has large recurring charges. The advertised price would not tell the whole story." Imani: [missing response] Cam: "If a condominium has regular dues, could there also be a separate charge for a particular building project? I would want that checked." Which response belongs in the gap?

- A.** We will verify the step-free access and any relevant measurements. A broad listing label is not enough to establish that the actual route meets your needs.
- B.** We should measure the door-to-door journey, including the walk, waiting, and changes. A station-to-station number could look short while leaving out a substantial part of your morning.
- C.** I will record those as must-haves. We should distinguish them from preferences so a larger kitchen or attractive view does not silently replace something you said is necessary.
- D.** We should collect the relevant ownership costs, including taxes, insurance, and any association charges. Missing amounts should stay marked as unknown rather than be treated as zero.

[Answers and explanations, page 126](#)

Review 1 / Meaning and context

Use language from the lessons you have completed. Choose one answer per question.

Case file

Revisit "Agency, Representation, Compensation, and Trust" and "Client Intake, Needs Analysis, and Property Search". Choose precise terminology, then reconstruct the missing responses using both neighboring turns. The final two questions also revisit earlier conversations.

1. A colleague needs the term for this meaning: A duty of loyalty or care arising in a relationship under applicable law. Which term fits?

- A. exclusivity
- B. non-agency relationship
- C. fiduciary duty
- D. informed consent

2. A colleague needs the term for this meaning: Travel during a period of high demand. Which term fits?

- A. peak-hour travel
- B. floor plan
- C. special assessment
- D. needs analysis

3. Rebuild the exchange from "Before the buyer shares a negotiating limit". Lena: "When we review the paperwork, I also want to know what work is included. Does the agreement cover the whole search or just this property?" Ren: [missing response] Lena: "And if I wanted to talk to another agent later, would there be a restriction? I have not agreed to anything exclusive today." Which response belongs in the gap?

- A. The service scope should answer that, along with any limits. We need to read the proposed terms rather than assume every conversation creates the same package of services.
- B. Let us clarify the agency question first. Our relationship is not established, and I need to confirm the brokerage's role for this particular listing before describing the available arrangement.
- C. We should review the termination provision as well as the duration. I can explain the proposal within my role and direct legal-interpretation questions to qualified counsel when needed.
- D. We cannot assume that. dual agency is treated differently across jurisdictions, and any permitted arrangement has conditions and limits that need to be explained before a decision.

Review 1 / Meaning and context / continued

4. Rebuild the exchange from "Turning good neighborhood into a usable search".

Cam: "I might accept less space for a shorter journey. Can the comparison show both, rather than rank a larger home as automatically better?" Imani: [missing response]

Cam: "Use those criteria for the first search. Please flag any unverified entrance or travel claim, and I will follow up with the lender about the budget."

Which response belongs in the gap?

- A.** We will verify the step-free access and any relevant measurements. A broad listing label is not enough to establish that the actual route meets your needs.
- B.** Exactly. The shortlist will show the source and status of each relevant detail. You can then compare the options on the criteria you actually chose.
- C.** We can present each trade-off against your requirements. If an option misses a must-have, I will say so rather than call it a perfect match.
- D.** Then that is an asking-price cap, not confirmed borrowing capacity. We can use it for the initial search while keeping the financing question visibly unresolved.

[Answers and explanations, page 157](#)

A Read the situation

LESSON 03 / LISTINGS, PROPERTY DESCRIPTIONS, PRICING, AND MARKET DATA

Explain why a pricing comparison needs verified differences rather than a simple unqualified average.

Three sale prices do not make three equal comparables

A seller's 1,800-square-foot home is described as in good condition. Three nearby sales closed within 90 days: A, 1,800 square feet in similar stated condition, sold for \$470,000; B, 2,400 square feet, sold for \$540,000; C, 1,800 square feet requiring major repairs, sold for \$430,000. Their simple average is \$480,000. Concessions, measurement sources, and other material differences have not been verified. Seller Rosa wants to call \$480,000 a proven value; agent Dev must explain the comparison's limits.

People: Rosa, Seller; Dev, Listing agent.

Read the record

Choose one answer per question using the facts above.

1. Which sale matches the stated size and condition most closely?

- A. C
- B. All three equally
- C. A
- D. B

2. What is the simple average of the three prices?

- A. \$500,000
- B. \$490,000
- C. \$480,000
- D. \$470,000

3. What remains unverified?

- A. Whether B was 600 square feet larger in the supplied figures
- B. Whether C required major repairs in the supplied description
- C. Whether the three supplied prices have a computable average
- D. Concessions, measurement sources, and other material differences

[Answers and explanations, page 127](#)

B Vocabulary in use

CORE TERMS

comparable sale

A completed sale selected for its relevance to a property's pricing analysis.

select comparable sales

subject property

The property being evaluated or discussed.

describe the subject property

list price

The advertised asking amount for a property.

set the list price

days on market

A listing-duration measure under a stated counting method.

compare days on market

months of supply

Inventory divided by a defined monthly sales pace.

calculate months of supply

adjustment

A supported modification used to account for a relevant difference.

explain a valuation adjustment

comparative market analysis

An agent's comparison of relevant market evidence for a pricing discussion.

prepare a comparative market analysis

sale price

The reported amount paid in a completed transaction.

verify the sale price

price reduction

A decrease in the advertised asking amount.

document a price reduction

absorption rate

A sales-to-inventory measure over a specified period and definition.

define the absorption-rate basis

concession

A negotiated benefit or contribution affecting transaction terms.

verify seller concessions

condition

The physical state of a property or component.

compare property condition

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

comparable sale COMPARABLE SALE

select comparable sales

Keep the meaning precise: A completed sale selected for its relevance to a property's pricing analysis.

price reduction PRICE REDUCTION

document a price reduction

Keep the meaning precise: A decrease in the advertised asking amount.

B Precision and professional shorthand

EXTEND YOUR RANGE

renovation

Work altering or improving an existing property.
verify the renovation scope

living area

Space included under a stated residential measurement definition.
verify the living-area basis

measurement source

The record or method from which a size figure comes.
identify the measurement source

market exposure

The extent and duration of a property's availability to prospective buyers.
assess market exposure

listing status

The current recorded stage of a property listing.
confirm the listing status

valuation date

The date for which a value opinion is expressed.
state the valuation date

deferred maintenance

Upkeep that has been postponed and may require attention.
identify deferred maintenance

lot size

The measured area of the parcel of land.
confirm the lot size

price per square foot

Price divided by area under a specified measurement basis.
compare price per square foot

arm's-length transaction

A transaction between independent parties acting in their own interests.
verify arm's-length conditions

pending sale

A transaction under contract but not yet completed under the local usage.
distinguish pending sales from closed sales

pricing range

A proposed interval for pricing discussion based on specified evidence.
support the pricing range

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

condition **CONDITION**

compare property condition

Keep the meaning precise: The physical state of a property or component.

measurement source **MEASUREMENT SOURCE**

identify the measurement source

Keep the meaning precise: The record or method from which a size figure comes.

Phrases that move the work forward

Validate the arithmetic

The simple average is \$480,000.

Name the size difference

Sale B has 600 more square feet in the supplied figures.

Choose a starting point

A is the closest on the stated size and condition, subject to verification.

Avoid invented precision

I cannot assign a defensible adjustment without supporting evidence.

Keep the sources

Which record supplied each area measurement?

Check timing

Use the actual closing dates and relevant market conditions.

Describe condition

State the renovation or maintenance facts rather than saying perfect.

Keep the outlier visible

Do not hide the larger property's differences inside the average.

Challenge the conclusion

That average does not by itself prove this property's value.

Name the condition difference

Sale C required major repairs.

Request transaction detail

We need to check concessions and other material terms.

Close with analysis

Let us verify the comparison before setting the pricing recommendation.

Distinguish prices

Asking price and closed sale price are different measures.

Limit the range

A pricing range is not a guarantee of an accepted offer.

Check area basis

Are the square-foot figures measured on a comparable basis?

Summarize the evidence

We have three relevant records, but they are not interchangeable properties.

Precision in real exchanges

Purpose: Name the condition difference

Useful wording: Sale C required major repairs.

Purpose: Choose a starting point

Useful wording: A is the closest on the stated size and condition, subject to verification.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which price summary preserves the distinction between arithmetic and valuation?

- A.** The comparable range centers on \$480,000 because all three homes are equivalent.
- B.** The mean is \$470,000 because A is the closest comparable.
- C.** The unadjusted mean is \$480,000; comparability still needs review.
- D.** The adjusted mean is \$480,000 after allowing for repairs and size.

2. What should happen before assigning an adjustment for B's extra area?

- A.** Multiply by any convenient round number without support.
- B.** Assume all square footage has an identical value in every property.
- C.** Ignore the extra 600 square feet because the sale is recent.
- D.** Verify comparable measurements and supporting market evidence.

3. A colleague needs the term for this meaning: The reported amount paid in a completed transaction. Which term fits?

- A.** months of supply
- B.** living area
- C.** sale price
- D.** listing status

D Choose the response that fits / continued

4. Rebuild the exchange from "Three sale prices do not make three equal comparables". Rosa: "And C sold for forty-three thousand less than A?" Dev: [missing response] Rosa: "Then could we add forty thousand to C and say that is what the repairs were worth?" Which response belongs in the gap?

- A.** A is the closer comparable sale based on what we know: eighteen hundred square feet, with similar condition. B is six hundred square feet larger.
- B.** Forty thousand less: four hundred thirty versus four hundred seventy thousand. C needed major repairs; your subject property is described as being in good condition.
- C.** It is a useful starting calculation, not the conclusion of a comparative market analysis. We need to compare what actually sold with your house.
- D.** price per square foot can help, but it does not correct inconsistent measurements or different conditions. A tidy ratio can still conceal a poor comparison.

[Answers and explanations, page 127](#)

One useful distinction

An average can be arithmetically correct and analytically weak. Sale B has 600 more square feet; sale C required major repairs. The comparison needs verified characteristics and transaction terms before an unadjusted mean can be treated as useful pricing evidence.

E Conversation

Three sale prices do not make three equal comparables

Three sale prices do not make three equal comparables

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

comparative market analysis / measurement source / listing status / adjustment / comparable sale / pricing range / list price / concession / price per square foot / subject property

- 01 **Rosa:** I added the three sale prices and divided by three: four hundred eighty thousand. Can we use that as my home's value?
- 02 **Dev:** It is a useful starting calculation, not the conclusion of a ¹ _____. We need to compare what actually sold with your house.
- 03 **Rosa:** All three are nearby and closed within ninety days. What makes one more useful than another?
- 04 **Dev:** A is the closer ² _____ based on what we know: eighteen hundred square feet, with similar condition. B is six hundred square feet larger.
- 05 **Rosa:** And C sold for forty-three thousand less than A?
- 06 **Dev:** Forty thousand less: four hundred thirty versus four hundred seventy thousand. C needed major repairs; your ³ _____ is described as being in good condition.
- 07 **Rosa:** Then could we add forty thousand to C and say that is what the repairs were worth?
- 08 **Dev:** Not from these records alone. That would be an unsupported ⁴ _____. Other differences may explain part of the price gap.
- 09 **Rosa:** A neighbor said one seller helped with the buyer's closing costs. I do not know which sale.
- 10 **Dev:** Let us verify that ⁵ _____ before relying on the headline prices. We need the transaction terms, not just the amounts on a summary.

Conversation continues on the next page.

Three sale prices do not make three equal comparables

CONVERSATION / CONTINUED

- 11 **Rosa:** The area figures came from separate listings. One description includes a finished basement, but I cannot tell whether its figure does.
- 12 **Dev:** I will check the ⁶ _____ and what each total includes. Otherwise we could compare different categories of space without noticing.
- 13 **Rosa:** Would dividing each price by its area make the comparison fairer?
- 14 **Dev:** ⁷ _____ can help, but it does not correct inconsistent measurements or different conditions. A tidy ratio can still conceal a poor comparison.
- 15 **Rosa:** I still need an asking figure. Buyers will not accept a page of uncertainties instead of a number.
- 16 **Dev:** Agreed. The review should lead to a supported ⁸ _____ recommendation. We can show the unadjusted average without labeling it a proven value.
- 17 **Rosa:** Could your recommendation include a range and explain why A gets more attention? I want to follow the reasoning.
- 18 **Dev:** Yes. A ⁹ _____ lets us explain the evidence and limits. It will not promise what a buyer offers or an appraiser concludes.
- 19 **Rosa:** Keep the three sales, then. Before we choose the asking figure, check the areas, concessions, and other important differences.
- 20 **Dev:** I will also verify each record's ¹⁰ _____. Closed prices, pending transactions, and active asking prices should not be presented as equivalent evidence.

CHECK THE GAPS

1. comparative market analysis / 2. comparable sale / 3. subject property / 4. adjustment / 5. concession / 6. measurement source / 7. price per square foot / 8. list price / 9. pricing range / 10. listing status

[Why these answers fit, page 128](#)

F Check accuracy and scope

Three sale prices do not make three equal comparables

Return to the case

A seller's 1,800-square-foot home is described as in good condition. Three nearby sales closed within 90 days: A, 1,800 square feet in similar stated condition, sold for \$470,000; B, 2,400 square feet, sold for \$540,000; C, 1,800 square feet requiring major repairs, sold for \$430,000. Their simple average is \$480,000. Concessions, measurement sources, and other material differences have not been verified. Seller Rosa wants to call \$480,000 a proven value; agent Dev must explain the comparison's limits.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. Which wording distinguishes asking from sold prices?

- A. A pending sale always supplies the final recorded price.
- B. A suggested price is the same as lender approval.
- C. The seller may choose a list price, but the supplied records are closed sale prices.
- D. Every list price is a completed transaction price.

2. Which summary preserves the condition issue?

- A. C's major repairs may affect comparability and require investigation.
- B. C proves that repair needs have no effect on price.
- C. C's condition must be identical to the subject property.
- D. The repair cost is exactly the difference between C and A.

[Answers and explanations, page 130](#)

Listen for the distinction

Switch roles for turns 11-20. Stress unadjusted mean and measurement source. Keep \$480,000 as arithmetic, not an appraisal or supported adjustment.

Explain the adjustment question without inventing an adjustment

A seller may understandably favor the highest nearby sale or a neat average. Show the exact differences that affect comparability. Do not replace an unsupported average with invented dollar adjustments merely to sound analytical; distinguish what is known from what the pricing review still needs.

F Say it / transfer to a new case

A pending price is not a closed sale

A property was listed at \$520,000 and is now pending. Its final sale price has not been reported. A presentation labels \$520,000 as the confirmed closed price.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

label / unreported / list / pending

- 01 **Agent:** The \$520,000 figure is the ¹ _____ price.
- 02 **Seller:** The transaction is currently ² _____.
- 03 **Agent:** The final sale price remains ³ _____.
- 04 **Seller:** We need to correct that comparison ⁴ _____.

CHECK THE GAPS

1. list / 2. pending / 3. unreported / 4. label

[Why these answers fit, page 130](#)

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "Three sale prices do not make three equal comparables".
Rosa: "Would dividing each price by its area make the comparison fairer?" Dev: [missing response]
Rosa: "I still need an asking figure. Buyers will not accept a page of uncertainties instead of a number." Which response belongs in the gap?

- A.** It is a useful starting calculation, not the conclusion of a comparative market analysis. We need to compare what actually sold with your house.
- B.** Forty thousand less: four hundred thirty versus four hundred seventy thousand. C needed major repairs; your subject property is described as being in good condition.
- C.** price per square foot can help, but it does not correct inconsistent measurements or different conditions. A tidy ratio can still conceal a poor comparison.
- D.** A is the closer comparable sale based on what we know: eighteen hundred square feet, with similar condition. B is six hundred square feet larger.

[Answers and explanations, page 131](#)

A Read the situation

LESSON 04 / SHOWINGS, OPEN HOUSES, FAIR HOUSING, AND ADVERTISING

Revise exclusionary listing language and handle showing questions with consistent, property-focused information.

Describe the home, not the preferred household

A draft listing describes a home as "perfect for couples without children." The verified property facts are two bedrooms, a fenced patio, and a park 0.4 miles away. No bedroom-size measurements or step-free route details have been confirmed. Listing coordinator Fern and open-house host Malik must replace the household preference with factual copy before review. The viewing team is to provide the same property information and apply the same stated booking process to all visitors, while routing access-related requests for appropriate handling.

People: Fern, Listing coordinator; Malik, Open-house host.

Read the record

Choose one answer per question using the facts above.

1. Which draft wording creates the central concern?

- A. A fenced patio
- B. A park 0.4 miles away
- C. Perfect for couples without children
- D. Two bedrooms

2. Which facts are verified in the case?

- A. Two bedrooms, a fenced patio, and the park distance
- B. Step-free access and every doorway width
- C. A particular household's eligibility to buy
- D. Guaranteed school admission and room suitability

3. What is the required viewing approach?

- A. Automatic refusal of any different viewing-format request
- B. Consistent property information and booking process, with appropriate handling of access requests
- C. Different availability claims based on perceived household type
- D. A medical-history interview before answering access questions

[Answers and explanations, page 132](#)

B Vocabulary in use

CORE TERMS

fair housing

Equal housing opportunity under applicable nondiscrimination requirements.

follow fair-housing requirements

familial status

A protected housing category concerning children and related circumstances under US federal law.

recognize familial-status concerns

discriminatory preference

Wording or conduct favoring or excluding a protected group.

remove a discriminatory preference

objective feature

A property characteristic that can be described and checked.

describe objective features

reasonable accommodation

A disability-related change to a rule, policy, practice, or service where required.

route a reasonable-accommodation request

access request

A request concerning how someone can enter, view, or use a property.

respond to an access request

protected characteristic

A trait covered by an applicable nondiscrimination law.

avoid decisions based on protected characteristics

steering

Directing housing choices on a prohibited discriminatory basis.

avoid discriminatory steering

equal service

Consistent access to relevant assistance under applicable requirements.

provide equal service

occupancy standard

A rule about permitted occupancy requiring legal and factual context.

verify an occupancy standard

reasonable modification

A disability-related physical change to premises where protected or required.

distinguish a reasonable modification

showing appointment

An arranged property-viewing time.

confirm a showing appointment

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

fair housing FAIR HOUSING

follow fair-housing requirements

Keep the meaning precise: Equal housing opportunity under applicable nondiscrimination requirements.

equal service EQUAL SERVICE

provide equal service

Keep the meaning precise: Consistent access to relevant assistance under applicable requirements.

B Precision and professional shorthand

EXTEND YOUR RANGE

open house

A scheduled period when a property is available for visits.

host an open house

booking process

The steps used to arrange a visit.

apply a consistent booking process

property amenity

A useful feature or facility associated with a property.

describe property amenities

advertising copy

Written language used to market a property.

review advertising copy

virtual tour

A digital presentation allowing a remote view of a property.

offer the approved virtual tour

showing feedback

Information returned after a property visit.

record property-focused showing feedback

visitor register

A record of attendees collected under a stated process.

maintain the visitor register

availability statement

Information about whether and when a property can be viewed or obtained.

verify the availability statement

fenced patio

An outdoor paved area enclosed by fencing.

verify the fenced patio

photograph caption

Text explaining what a property image shows.

check the photograph caption

disclosure packet

A collected set of required or relevant property disclosures.

provide the disclosure packet

complaint route

The process for raising and handling a service concern.

explain the complaint route

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

showing appointment **SHOWING APPOINTMENT**

confirm a showing appointment

Keep the meaning precise: An arranged property-viewing time.

property amenity **PROPERTY AMENITY**

describe property amenities

Keep the meaning precise: A useful feature or facility associated with a property.

Phrases that move the work forward

Identify the concern

This line expresses a household preference rather than a property feature.

Keep the review

The revised advertisement still needs the appropriate review.

Avoid steering

Let visitors assess the property against their own stated needs.

Handle access precisely

Which route or viewing arrangement would you like us to check?

Avoid a diagnosis

We need the practical access information, not an unnecessary medical history.

Check the image

The photograph should not imply a feature we have not verified.

Separate room count

Two bedrooms does not itself establish a universal occupancy rule.

Record useful feedback

Note the visitor's property questions without guessing personal suitability.

Offer factual copy

The home has two bedrooms, a fenced patio, and a park 0.4 miles away.

Apply consistency

Give every visitor the same relevant property information.

Verify availability

Do not change the availability story based on who is asking.

Close with ownership

I will send the request to the responsible colleague and track the response.

Mark unverified details

Bedroom measurements and the step-free route are not yet confirmed.

Correct the copies

Replace the wording in every version using the same approved text.

Respect the question

I can confirm the features we know and obtain the missing details.

Escalate a concern

Use the complaint route if someone reports inconsistent treatment.

Precision in real exchanges

Purpose: Apply consistency

Useful wording: Give every visitor the same relevant property information.

Purpose: Avoid steering

Useful wording: Let visitors assess the property against their own stated needs.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which revision best uses the supplied facts?

- A.** Guaranteed accessible in every respect.
- B.** Two bedrooms, a fenced patio, and a park 0.4 miles away.
- C.** Ideal for couples who do not plan to have children.
- D.** Suitable only for the household type the seller prefers.

2. Which reply handles an access question appropriately?

- A.** Tell me which route or arrangement to check, and I will route the request.
- B.** We cannot answer unless you disclose your entire medical history.
- C.** The photo proves that every route is step-free.
- D.** Everyone must use the same arrangement without review.

3. A colleague needs the term for this meaning: Directing housing choices on a prohibited discriminatory basis. Which term fits?

- A.** virtual tour
- B.** reasonable accommodation
- C.** steering
- D.** booking process

D Choose the response that fits / continued

4. Rebuild the exchange from "Describe the home, not the preferred household".
Fern: "The seller says that phrase was meant as a compliment to the home. How would you explain why we still need to change it?" **Malik:** [missing response] **Fern:** "What about visitors who ask whether the home would suit their family? I can describe the rooms, but I should not make that decision for them." Which response belongs in the gap?

- A.** No. A reasonable accommodation request needs appropriate handling under the relevant process. Consistency is not a reason to ignore it or decide casually that no adjustment can be made.
- B.** Put the missing measurements in the disclosure packet or accompanying status notes for follow-up. The same information should be available to each visitor, not selectively changed from conversation to conversation.
- C.** Use the same stated booking process for visitors, while routing relevant requests. Do not tell one household that no appointments exist when the same slots are offered to another.
- D.** Focus on the effect of the advertising copy. Readers could understand a preference about who should live there. A factual revision keeps the property appealing while removing that message.

[Answers and explanations, page 132](#)

One useful distinction

A property description should not become a statement about the preferred buyer's family status. The supplied wording needs correction; replacing it with verified room count, outdoor space, and distance information preserves useful marketing content without choosing the occupants.

E Conversation

Describe the home, not the preferred household

Describe the home, not the preferred household

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

steering / booking process / reasonable accommodation / advertising copy /
complaint route / access request / objective feature / showing feedback /
disclosure packet / discriminatory preference

- 01 **Fern:** The draft says perfect for couples without children. I think we should revise it before sending the listing for review or printing the open-house sheet.
- 02 **Malik:** Agreed. It expresses a ¹ _____ rather than a feature of the home. We can make the description attractive without suggesting which households the seller wants.
- 03 **Fern:** The verified facts are two bedrooms, a fenced patio, and a park four tenths of a mile away. Those give us useful material.
- 04 **Malik:** Let us lead with each ² _____. We should not replace the old wording with another personal label that communicates the same exclusion in a different way.
- 05 **Fern:** The seller says that phrase was meant as a compliment to the home. How would you explain why we still need to change it?
- 06 **Malik:** Focus on the effect of the ³ _____. Readers could understand a preference about who should live there. A factual revision keeps the property appealing while removing that message.

E Conversation / continued

- 07 **Fern:** What about visitors who ask whether the home would suit their family? I can describe the rooms, but I should not make that decision for them.
- 08 **Malik:** Exactly. Avoid ⁴ _____. Give the relevant facts and let the visitor assess their own needs, rather than guide them according to assumptions about personal background.
- 09 **Fern:** We have the room count but not the bedroom dimensions. I would rather be clear about that than promise that everyone's furniture will fit.
- 10 **Malik:** Put the missing measurements in the ⁵ _____ or accompanying status notes for follow-up. The same information should be available to each visitor, not selectively changed from conversation to conversation.

Conversation continues on the next page.

Describe the home, not the preferred household

CONVERSATION / CONTINUED

- 11 **Fern:** A visitor may also ask about a step-free route. We have not checked it, and a photograph does not show the complete entrance sequence.
- 12 **Malik:** Treat that as an ⁶ _____. Ask what practical arrangement or feature needs checking and route it properly, without turning a property question into an unnecessary medical-history interview.
- 13 **Fern:** Does consistent treatment mean offering exactly the same viewing arrangement even when someone asks for a disability-related change?
- 14 **Malik:** No. A ⁷ _____ request needs appropriate handling under the relevant process. Consistency is not a reason to ignore it or decide casually that no adjustment can be made.
- 15 **Fern:** I will give the team the current property sheet and a contact for unresolved access questions. We should also confirm how appointments are recorded.
- 16 **Malik:** Use the same stated ⁸ _____ for visitors, while routing relevant requests. Do not tell one household that no appointments exist when the same slots are offered to another.
- 17 **Fern:** At the end of a viewing, useful comments would concern layout, condition, price questions, or missing documents, not whether I think a person belongs there.
- 18 **Malik:** Right. Record ⁹ _____ in those concrete terms. If a visitor raises a concern about treatment, preserve the actual concern instead of dismissing it as a misunderstanding.

Describe the home, not the preferred household / continued

- 19 **Fern:** I will change all three versions: website, printed sheet, and host notes. Please check that the team uses the revised copy at the viewing.
- 20 **Malik:** Then send the consistent version through review and keep the
10 _____ clear for the team. We can market the property effectively while providing factual information and respectful service to everyone.

CHECK THE GAPS

1. discriminatory preference / 2. objective feature / 3. advertising copy / 4. steering / 5. disclosure packet / 6. access request / 7. reasonable accommodation / 8. booking process / 9. showing feedback / 10. complaint route

[Why these answers fit, page 134](#)

F Check accuracy and scope

Describe the home, not the preferred household

Return to the case

A draft listing describes a home as "perfect for couples without children." The verified property facts are two bedrooms, a fenced patio, and a park 0.4 miles away. No bedroom-size measurements or step-free route details have been confirmed. Listing coordinator Fern and open-house host Malik must replace the household preference with factual copy before review. The viewing team is to provide the same property information and apply the same stated booking process to all visitors, while routing access-related requests for appropriate handling.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. Which revised listing adds no unsupported feature or household preference?

- A.** Two bedrooms, a fenced patio, and a park 0.4 miles away.
- B.** Two spacious bedrooms, a fenced patio, and verified step-free entry.
- C.** Two bedrooms ideal for a child-free household, with a park nearby.
- D.** Two bedrooms with confirmed wheelchair-clear doorways and a fenced patio.

2. Which conduct violates the supplied service approach?

- A.** Recording a property-specific question for follow-up
- B.** Claiming different availability because of a visitor's perceived household type
- C.** Giving visitors the same verified feature sheet
- D.** Checking an unverified route

[Answers and explanations, page 135](#)

Listen for the distinction

Switch roles for the viewing discussion. Keep consistency in information separate from refusing to handle an access-related request.

A welcoming description need not select the occupants

Promotional wording can communicate an exclusion even when its writer intends warmth. Keep the conversation focused on the property and consistent service. An access question deserves precise information and appropriate handling, not assumptions about someone's medical history or whether they belong in the home.

F Say it / transfer to a new case

The photo is not a measurement

A prospective visitor asks for the clear doorway width. The listing has a photograph but no measurement. The team can ask the property contact to obtain an accurate measurement.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

contact / measurement / needs / verified

- 01 **Host:** The doorway width is not yet ¹ _____.
- 02 **Visitor:** Please obtain the actual ² _____.
- 03 **Host:** I will ask the property ³ _____ to check it.
- 04 **Visitor:** Then I can assess it against my access ⁴ _____.

CHECK THE GAPS

1. verified / 2. measurement / 3. contact / 4. needs

[Why these answers fit, page 135](#)

F Say it / transfer to a new case / continued

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "Describe the home, not the preferred household". Fern: "Does consistent treatment mean offering exactly the same viewing arrangement even when someone asks for a disability-related change?" Malik: [missing response] Fern: "I will give the team the current property sheet and a contact for unresolved access questions. We should also confirm how appointments are recorded." Which response belongs in the gap?

- A.** Put the missing measurements in the disclosure packet or accompanying status notes for follow-up. The same information should be available to each visitor, not selectively changed from conversation to conversation.
- B.** Focus on the effect of the advertising copy. Readers could understand a preference about who should live there. A factual revision keeps the property appealing while removing that message.
- C.** No. A reasonable accommodation request needs appropriate handling under the relevant process. Consistency is not a reason to ignore it or decide casually that no adjustment can be made.
- D.** Use the same stated booking process for visitors, while routing relevant requests. Do not tell one household that no appointments exist when the same slots are offered to another.

[Answers and explanations, page 136](#)

Review 2 / Meaning and context

Use language from the lessons you have completed. Choose one answer per question.

Case file

Revisit "Listings, Property Descriptions, Pricing, and Market Data" and "Showings, Open Houses, Fair Housing, and Advertising". Choose precise terminology, then reconstruct the missing responses using both neighboring turns. The final two questions also revisit earlier conversations.

1. A colleague needs the term for this meaning: The property being evaluated or discussed. Which term fits?

- A. absorption rate
- B. arm's-length transaction
- C. subject property
- D. deferred maintenance

2. A colleague needs the term for this meaning: A rule about permitted occupancy requiring legal and factual context. Which term fits?

- A. open house
- B. advertising copy
- C. occupancy standard
- D. fair housing

3. Rebuild the exchange from "Turning good neighborhood into a usable search". Cam: "For the entrance, I would want to know which route the description refers to. A rear route may be very different from the main entrance." Imani: [missing response] Cam: "I suggest looking at homes advertised up to four hundred fifty thousand dollars. I have not yet completed the lender's checks." Which response belongs in the gap?

- A. Then that is an asking-price cap, not confirmed borrowing capacity. We can use it for the initial search while keeping the financing question visibly unresolved.
- B. We should collect the relevant ownership costs, including taxes, insurance, and any association charges. Missing amounts should stay marked as unknown rather than be treated as zero.
- C. We should measure the door-to-door journey, including the walk, waiting, and changes. A station-to-station number could look short while leaving out a substantial part of your morning.
- D. We will verify the step-free access and any relevant measurements. A broad listing label is not enough to establish that the actual route meets your needs.

Review 2 / Meaning and context / continued

4. Rebuild the exchange from "Describe the home, not the preferred household".
Fern: "At the end of a viewing, useful comments would concern layout, condition, price questions, or missing documents, not whether I think a person belongs there."
Malik: [missing response] **Fern:** "I will change all three versions: website, printed sheet, and host notes. Please check that the team uses the revised copy at the viewing." **Which response belongs in the gap?**

- A.** Let us lead with each objective feature. We should not replace the old wording with another personal label that communicates the same exclusion in a different way.
- B.** Agreed. It expresses a discriminatory preference rather than a feature of the home. We can make the description attractive without suggesting which households the seller wants.
- C.** Right. Record showing feedback in those concrete terms. If a visitor raises a concern about treatment, preserve the actual concern instead of dismissing it as a misunderstanding.
- D.** Treat that as an access request. Ask what practical arrangement or feature needs checking and route it properly, without turning a property question into an unnecessary medical-history interview.

[Answers and explanations, page 160](#)

A Read the situation

LESSON 05 / OFFERS, COUNTEROFFERS, NEGOTIATION, AND CONTINGENCIES

Discuss offer timing and protections without turning a proposal or lender estimate into a binding assurance.

A thirty-day offer with an unconfirmed loan timeline

Buyer Tomas wants to propose a \$420,000 purchase, an \$8,000 earnest-money deposit, and closing in 30 days. The lender has given only a provisional 35-45-day processing estimate, not final approval. No offer has been submitted or accepted. Agent Elise must explain the timing mismatch and review the proposed financing contingency and deposit terms with the appropriate professionals. The buyer has not authorized removing any protection, and no seller concession or extension has been agreed.

People: Tomas, Buyer; Elise, Buyer's agent.

Read the record

Choose one answer per question using the facts above.

1. What timing mismatch is stated?

- A. Two identical confirmed 30-day commitments
- B. A 30-day proposed close versus a provisional 35-45-day lender estimate
- C. A 45-day signed contract versus a 30-day final lender guarantee
- D. A completed closing before the offer was drafted

2. What is the current offer status?

- A. Rejected by the seller
- B. Signed by both parties with an agreed extension
- C. Not submitted or accepted
- D. Accepted with every contingency waived

3. What has Tomas not authorized?

- A. Discussing a proposed price
- B. Asking about the financing timeline
- C. Reviewing the proposed deposit terms
- D. Removing any protection

[Answers and explanations, page 137](#)

B Vocabulary in use

CORE TERMS

purchase offer

Proposed terms for buying a property.
prepare a purchase offer

acceptance

Agreement to an offer under the applicable legal requirements.
confirm valid acceptance

earnest money

A deposit showing commitment, governed by the contract and applicable rules.
explain earnest-money terms

contingency

A contractual condition affecting obligations or available rights.
review the contingency

inspection contingency

A contract condition addressing inspection and related rights.
review the inspection contingency

home-sale contingency

A condition connected to selling another property.
review the home-sale contingency

counteroffer

A response proposing different terms instead of accepting the original offer.
review a counteroffer

offer expiration

The point when an offer ceases to remain open under its terms.
verify the offer expiration

deposit holder

The authorized person or entity holding a transaction deposit.
identify the deposit holder

financing contingency

A contract condition addressing financing under specified terms.
explain the financing contingency

appraisal contingency

A contract condition addressing appraised value and related rights.
clarify the appraisal contingency

contingency deadline

The contractual time limit for a condition or related action.
track the contingency deadline

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

purchase offer PURCHASE OFFER

prepare a purchase offer

Keep the meaning precise: Proposed terms for buying a property.

deposit holder DEPOSIT HOLDER

identify the deposit holder

Keep the meaning precise: The authorized person or entity holding a transaction deposit.

B Precision and professional shorthand

EXTEND YOUR RANGE

waiver

Giving up a right or condition under applicable requirements.

explain the proposed waiver

addendum

Additional document or terms incorporated into an agreement.

review the addendum

possession date

The date the buyer is entitled to take possession under the agreement.

confirm the possession date

extension request

A proposal to move an existing deadline.

submit an extension request

default

Failure to meet a contractual obligation as defined by the agreement and law.

obtain advice about default

authorized instruction

A direction given by someone with the relevant decision-making authority.

record the authorized instruction

amendment

An agreed change to an existing agreement.

document an amendment

seller credit

A seller contribution toward specified buyer costs under permitted terms.

request a seller credit

closing date

The scheduled or agreed date for completing closing steps.

verify the closing date

notice requirement

Rules governing how and when a contractual notice must be given.

check the notice requirement

remedy

A response or relief available under an agreement or law.

clarify available remedies

negotiating position

The terms and priorities a party is prepared to advance.

clarify the negotiating position

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

contingency deadline CONTINGENCY DEADLINE

track the contingency deadline

Keep the meaning precise: The contractual time limit for a condition or related action.

possession date POSSESSION DATE

confirm the possession date

Keep the meaning precise: The date the buyer is entitled to take possession under the agreement.

Phrases that move the work forward

Name the mismatch

The proposed 30-day close is earlier than the lender's provisional range.

Check feasibility

Let us ask the lender what supports the current timing estimate.

Explain the condition

We need to read the financing contingency's exact terms.

Separate request and agreement

Asking for an extension does not mean the seller has agreed.

State the price

Your proposed purchase price is \$420,000.

Check the notice

Who must receive the notice, by what method, and by when?

Record priorities

Which terms are you authorizing us to propose?

Review a counter

A counteroffer changes the proposed terms and requires a decision.

Keep status clear

No offer has been submitted or accepted yet.

Preserve authority

I will not remove a protection without your informed instruction and proper review.

Avoid a refund promise

The deposit's treatment depends on the contract and applicable requirements.

Close with review

Confirm the timing and terms before authorizing the offer.

Clarify the deposit

The proposed earnest-money amount is \$8,000.

Separate possession

Closing and possession dates should not be assumed identical.

Avoid pressure language

Urgency does not remove the need to understand the consequences.

Confirm the final version

Use the exact version you have reviewed and authorized.

Precision in real exchanges

Purpose: Preserve authority

Useful wording: I will not remove a protection without your informed instruction and proper review.

Purpose: Explain the condition

Useful wording: We need to read the financing contingency's exact terms.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which sentence handles the timing accurately?

- A.** A 35-45-day estimate proves final approval.
- B.** The seller has already accepted a 45-day extension.
- C.** We need to resolve the gap between the proposed 30 days and the lender's provisional 35-45 days.
- D.** The lender has guaranteed 30 days because that is our preferred offer.

2. Which statement about the deposit is appropriate?

- A.** All earnest money is automatically refundable under every circumstance.
- B.** An \$8,000 deposit guarantees financing approval.
- C.** Calling the deposit refundable overrides every notice requirement.
- D.** We need the exact contract terms before explaining when the deposit could be returned.

3. A colleague needs the term for this meaning: The point when an offer ceases to remain open under its terms. Which term fits?

- A.** default
- B.** offer expiration
- C.** addendum
- D.** inspection contingency

D Choose the response that fits / continued

4. Rebuild the exchange from "A thirty-day offer with an unconfirmed loan timeline".
Tomas: "I have not asked you to remove financing protection. I just want to understand how the dates and conditions affect the proposal." Elise: [missing response] Tomas: "What does the eight-thousand-dollar deposit mean for me if the financing does not work out? I have heard that it is always refundable." Which response belongs in the gap?

- A.** The earnest money terms need to answer that in context. I cannot promise an automatic refund without the contract, the facts, and any required actions being considered.
- B.** Correct. A counteroffer needs a fresh review of the actual terms and their legal effect. We should identify the differences clearly so you can make an informed decision.
- C.** Exactly. Read each contingency deadline together with the required action. The heading alone does not explain how the condition operates or what happens if a step is missed.
- D.** Understood. Discussing a waiver is not an instruction to make one. We should explain the consequences and obtain the appropriate review before you decide about any change.

[Answers and explanations, page 137](#)

One useful distinction

Proposed closing in 30 days is not the same as a lender confirming that financing can be ready then. An estimate of 35-45 days creates a specific issue to resolve. Avoid describing either the proposed date or the provisional estimate as a guarantee.

E Conversation

A thirty-day offer with an unconfirmed loan timeline

A thirty-day offer with an unconfirmed loan timeline

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

closing date / contingency deadline / possession date / waiver / earnest money /
financing contingency / extension request / counteroffer / authorized instruction /
deposit holder

- 01 **Tomas:** I want to offer four hundred twenty thousand dollars, with eight thousand in earnest money and a thirty-day close. That should look decisive.
- 02 **Elise:** We can discuss those terms, but the proposed ¹ _____ conflicts with the lender's current thirty-five-to-forty-five-day estimate. We need to resolve that gap before presenting thirty days as feasible.
- 03 **Tomas:** The lender said the estimate was provisional. I was hoping that a signed contract might make the process move more quickly.
- 04 **Elise:** It may clarify the transaction, but it does not create final approval. The ² _____ and timing need careful review, rather than assuming the lender will meet a date because we request it.
- 05 **Tomas:** I have not asked you to remove financing protection. I just want to understand how the dates and conditions affect the proposal.
- 06 **Elise:** Understood. Discussing a ³ _____ is not an instruction to make one. We should explain the consequences and obtain the appropriate review before you decide about any change.

E Conversation / continued

- 07 **Tomas:** What does the eight-thousand-dollar deposit mean for me if the financing does not work out? I have heard that it is always refundable.
- 08 **Elise:** The ⁴ _____ terms need to answer that in context. I cannot promise an automatic refund without the contract, the facts, and any required actions being considered.
- 09 **Tomas:** Show me the dates and notice steps as well as the protection itself. I do not want to miss a deadline because I only read the heading.
- 10 **Elise:** Exactly. Read each ⁵ _____ together with the required action. The heading alone does not explain how the condition operates or what happens if a step is missed.

Conversation continues on the next page.

A thirty-day offer with an unconfirmed loan timeline

CONVERSATION / CONTINUED

- 11 **Tomas:** If the lender later needs more time, could we simply tell the seller that the closing date has moved?
- 12 **Elise:** We could make an ⁶ _____, but that is not an agreed change. We would need to follow the applicable process and confirm whether the other party accepts it.
- 13 **Tomas:** And if the seller sends back a different price or date, I should not assume that means our original proposal has been accepted.
- 14 **Elise:** Correct. A ⁷ _____ needs a fresh review of the actual terms and their legal effect. We should identify the differences clearly so you can make an informed decision.
- 15 **Tomas:** I also want to know who would hold the deposit and what instructions I should rely on if the offer moves forward.
- 16 **Elise:** We should identify the authorized ⁸ _____ and verify instructions through a trusted route. Do not treat unexpected payment details as verified merely because they mention this transaction.
- 17 **Tomas:** The possession date matters as well because I need to arrange a move. I should not book everything just from the proposed closing line.
- 18 **Elise:** Right. The ⁹ _____ must be checked separately in the terms. We should not promise access to the property before the relevant agreement and closing conditions are confirmed.
- 19 **Tomas:** Ask the lender about a realistic date first. Then walk me through the conditions before I authorize the exact offer you will submit.
- 20 **Elise:** I will record your ¹⁰ _____ after that review and confirm the exact version before submission. At present we have a proposal to examine, not an accepted contract or a guaranteed timeline.

CHECK THE GAPS

1. closing date / 2. financing contingency / 3. waiver / 4. earnest money / 5. contingency deadline / 6. extension request / 7. counteroffer / 8. deposit holder / 9. possession date / 10. authorized instruction

[Why these answers fit, page 138](#)

F Check accuracy and scope

A thirty-day offer with an unconfirmed loan timeline

Return to the case

Buyer Tomas wants to propose a \$420,000 purchase, an \$8,000 earnest-money deposit, and closing in 30 days. The lender has given only a provisional 35-45-day processing estimate, not final approval. No offer has been submitted or accepted. Agent Elise must explain the timing mismatch and review the proposed financing contingency and deposit terms with the appropriate professionals. The buyer has not authorized removing any protection, and no seller concession or extension has been agreed.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. What should Elise do before removing a protection?

- A.** Obtain informed client instruction and the necessary review of consequences.
- B.** Infer permission from the buyer's wish to be competitive.
- C.** Treat an unanswered message as a blanket waiver.
- D.** Let the seller's preference replace the buyer's authorization.

2. The buyer has requested more time, but no acceptance is supplied. Which update is accurate?

- A.** The deadline is suspended until the seller answers the request.
- B.** The lender's later estimate replaces the proposed contractual date.
- C.** The extension is requested; agreement to change the deadline is unconfirmed.
- D.** The extension is provisionally agreed because the request has been delivered.

[Answers and explanations, page 140](#)

Listen for the distinction

Switch roles for the deposit and notice discussion. Keep \$8,000, the exact contractual conditions, and the need for authorized instructions unchanged.

Separate a stronger offer from an uninformed promise

A buyer may want to appear decisive in a competitive negotiation. Help them distinguish an attractive term from a term they can reasonably support. Keep the client's authority central and explain the review needed before changing conditions, rather than treating urgency as permission to remove protections.

F Say it / transfer to a new case

A request to extend is still pending

An inspection-response deadline in a fictional contract is Friday at 5 p.m. The buyer has asked to move it to Monday. No agreement to the change has been received.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

Monday / agreement / Friday / approved

- 01 **Agent:** The proposed new deadline is ¹ _____.
- 02 **Buyer:** The existing stated deadline remains ² _____ at 5 p.m.
- 03 **Agent:** We need confirmation of the required ³ _____.
- 04 **Buyer:** Do not describe the extension as ⁴ _____.

CHECK THE GAPS

1. Monday / 2. Friday / 3. agreement / 4. approved

[Why these answers fit, page 140](#)

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "A thirty-day offer with an unconfirmed loan timeline".
Tomas: "And if the seller sends back a different price or date, I should not assume that means our original proposal has been accepted." Elise: [missing response] Tomas: "I also want to know who would hold the deposit and what instructions I should rely on if the offer moves forward." Which response belongs in the gap?

- A.** Correct. A counteroffer needs a fresh review of the actual terms and their legal effect. We should identify the differences clearly so you can make an informed decision.
- B.** Exactly. Read each contingency deadline together with the required action. The heading alone does not explain how the condition operates or what happens if a step is missed.
- C.** We should identify the authorized deposit holder and verify instructions through a trusted route. Do not treat unexpected payment details as verified merely because they mention this transaction.
- D.** Right. The possession date must be checked separately in the terms. We should not promise access to the property before the relevant agreement and closing conditions are confirmed.

[Answers and explanations, page 141](#)

A Read the situation

LESSON 06 / INSPECTIONS, REPAIRS, DISCLOSURES, AND DUE DILIGENCE

Relay a technical finding accurately, arrange further evaluation, and distinguish a repair request from an agreement.

An inspection finding is not a repair diagnosis

A home inspection reports staining on a basement wall and recommends evaluation by a qualified moisture specialist. It does not establish the cause, give a repair design, or estimate a repair cost. The seller's disclosure marks prior water intrusion as unknown. Buyer Nina asks agent Omar whether the wall only needs paint and whether the seller must pay. No specialist appointment or repair agreement is confirmed. The contractual inspection-response requirements need review before any decision or deadline assurance.

People: Nina, Buyer; Omar, Buyer's agent.

Read the record

Choose one answer per question using the facts above.

1. What does the report establish in this case?

- A.** The seller accepted a repair obligation
- B.** Staining was observed and specialist evaluation was recommended
- C.** The wall only needs paint
- D.** A particular pipe caused the issue

2. How does the seller's disclosure describe prior water intrusion?

- A.** Unknown
- B.** Confirmed never to have occurred
- C.** Fully repaired with a transferable guarantee
- D.** Admitted and priced into an agreed credit

3. Which next step is supported?

- A.** Arrange qualified evaluation and review the contractual response requirements
- B.** Promise that paint will solve the issue
- C.** Guarantee the seller will pay every cost
- D.** Treat a referral as a completed repair

[Answers and explanations, page 142](#)

B Vocabulary in use

CORE TERMS

home inspection

An assessment of a property's condition within a defined professional scope.

arrange a home inspection

visual observation

A condition identified through what can be seen.

record a visual observation

inspection limitation

A condition restricting what could be inspected or concluded.

document an inspection limitation

further evaluation

Additional assessment by an appropriately qualified professional.

recommend further evaluation

moisture intrusion

Entry of water or moisture into a building area.

investigate moisture intrusion

root cause

The underlying source of an identified problem.

establish the root cause

inspection scope

The systems, access, and services covered by an inspection.

review the inspection scope

accessible component

A component available for inspection under the stated access limits.

identify accessible components

deficiency

An observed shortcoming or condition requiring attention in context.

describe the reported deficiency

specialist referral

Direction to someone with relevant expertise for a specific issue.

coordinate a specialist referral

staining

Visible discoloration that may need explanation or evaluation.

document wall staining

repair scope

The work specified to address a condition.

define the repair scope

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

home inspection HOME INSPECTION

arrange a home inspection

Keep the meaning precise: An assessment of a property's condition within a defined professional scope.

deficiency DEFICIENCY

describe the reported deficiency

Keep the meaning precise: An observed shortcoming or condition requiring attention in context.

B Precision and professional shorthand

EXTEND YOUR RANGE

repair estimate

An approximate price for specified repair work.
obtain a repair estimate

permit

Official authorization for work where required.
verify permit requirements

reinspection

A subsequent inspection to assess specified work or conditions.
arrange a reinspection

seller disclosure

Information about a property supplied by the seller under applicable requirements.
review the seller disclosure

due diligence

The investigation and review undertaken before a transaction decision.
track due-diligence items

repair agreement

Accepted terms governing specified repair work.
confirm the repair agreement

contractor quotation

A contractor's priced proposal for a stated scope and conditions.
review the contractor quotation

code compliance

Conformity with applicable building requirements.
obtain qualified code-compliance review

warranty

A defined promise concerning performance, repair, or other coverage.
review warranty exclusions

disclosure supplement

Additional information added to an earlier disclosure.
request a disclosure supplement

repair request

A proposal asking another party to undertake specified work.
submit a repair request

repair credit

A negotiated financial allowance instead of or toward repair work.
review the proposed repair credit

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

repair scope REPAIR SCOPE

define the repair scope
Keep the meaning precise: The work specified to address a condition.

reinspection REINSPECTION

arrange a reinspection
Keep the meaning precise: A subsequent inspection to assess specified work or conditions.

Phrases that move the work forward

Attribute the finding

The report records staining and recommends specialist evaluation.

Correct the assumption

We cannot conclude that paint alone will resolve it.

Coordinate expertise

I can help arrange an appropriately qualified specialist.

Separate the request

Asking the seller to act is not the same as an agreement.

Check the scope

What did the inspection cover, and what was inaccessible?

Avoid a guarantee

I cannot certify the condition from this description.

Clarify the quote

Does this price cover evaluation or the specified repair work?

Review the deadline

Confirm the contract's dates, notice method, and available options.

Limit the diagnosis

It does not establish the cause or a repair design.

Explain unknown

The seller marked that history as unknown, not confirmed absent.

Keep the cost open

No repair scope or reliable cost has been established.

Close with tracking

We will track the evaluation and contractual response requirements.

Request the wording

Let us read the exact report passage together.

Verify the appointment

A referral has been sent; the visit is not yet confirmed.

Check completion

We need appropriate evidence that any agreed work was completed.

Preserve the record

Keep the report, responses, and any agreed changes together.

Precision in real exchanges

Purpose: Explain unknown

Useful wording: The seller marked that history as unknown, not confirmed absent.

Purpose: Coordinate expertise

Useful wording: I can help arrange an appropriately qualified specialist.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which handover to the specialist preserves exactly what the report establishes?

- A.** Historic water intrusion confirmed; cosmetic repainting provisionally recommended.
- B.** Active plumbing leak diagnosed; repair price awaiting a contractor quote.
- C.** Seller's prior repair verified; remaining staining needs a warranty review.
- D.** Basement staining observed; cause and repair scope not established.

2. How should the unknown disclosure response be interpreted?

- A.** It creates an automatic unlimited repair credit.
- B.** The relevant history is not established by that answer.
- C.** It proves water intrusion never happened.
- D.** It confirms all earlier repairs met current code.

3. A colleague needs the term for this meaning: A component available for inspection under the stated access limits. Which term fits?

- A.** accessible component
- B.** permit
- C.** due diligence
- D.** moisture intrusion

D Choose the response that fits / continued

4. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "I noticed that the seller marked previous water intrusion as unknown. Is that effectively the same as saying there has never been a problem?" Omar: [missing response] Nina: "Who should look at this next, and can you help arrange it? I need to know what to do before the response deadline." Which response belongs in the gap?

- A.** We should review the inspection scope and the exact recommendation. An inspection can identify an issue requiring another professional's assessment without supplying that specialist analysis itself.
- B.** The agreement should address suitable completion evidence and any appropriate reinspection. We should not call the matter resolved solely because someone says a contractor has been contacted.
- C.** No. The seller disclosure leaves that history unresolved. We should preserve the word unknown instead of paraphrasing it as a confident no.
- D.** Ask for the repair scope and its conditions. Evaluation, repair, permits where required, and follow-up checks may be different items rather than one automatic package.

[Answers and explanations, page 142](#)

One useful distinction

Observed staining, suspected cause, and confirmed diagnosis are different levels of information. The supplied report recommends a specialist; it does not say paint is sufficient. A seller's unknown response is also not a representation that water intrusion never occurred.

E Conversation

An inspection finding is not a repair diagnosis

An inspection finding is not a repair diagnosis

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

seller disclosure / repair credit / specialist referral / repair request / reinspection /
due diligence / root cause / inspection scope / repair scope / visual observation

- 01 **Nina:** The report shows staining on the basement wall. Can we assume it only needs paint, or does the photograph tell you what caused it?
- 02 **Omar:** The ¹ _____ is staining. The report does not establish the cause, and I should not turn a photograph into a diagnosis or tell you that paint will resolve it.
- 03 **Nina:** The inspector recommends a moisture specialist. I was hoping the general inspection would answer every question before I had to contact anyone else.
- 04 **Omar:** We should review the ² _____ and the exact recommendation. An inspection can identify an issue requiring another professional's assessment without supplying that specialist analysis itself.
- 05 **Nina:** I noticed that the seller marked previous water intrusion as unknown. Is that effectively the same as saying there has never been a problem?
- 06 **Omar:** No. The ³ _____ leaves that history unresolved. We should preserve the word unknown instead of paraphrasing it as a confident no.

E Conversation / continued

- 07 **Nina:** Who should look at this next, and can you help arrange it? I need to know what to do before the response deadline.
- 08 **Omar:** I can help coordinate a ⁴ _____ and track the response. We will ask about the relevant qualifications, availability, and evaluation scope before describing any visit as confirmed.
- 09 **Nina:** Once the specialist looks at it, I want to understand why the staining occurred, not just receive a general suggestion to cover the mark.
- 10 **Omar:** That is a question about the ⁵ _____. The qualified evaluator can explain their findings and limits. I can help organize the information, but I cannot supply that technical conclusion in advance.

Conversation continues on the next page.

An inspection finding is not a repair diagnosis

CONVERSATION / CONTINUED

- 11 **Nina:** If work is needed, I would also want the proposal to say exactly what is included. A single unexplained number would not be enough.
- 12 **Omar:** Ask for the ⁶ _____ and its conditions. Evaluation, repair, permits where required, and follow-up checks may be different items rather than one automatic package.
- 13 **Nina:** Could we ask the seller to handle the work? I do not want your answer to imply that they have already accepted responsibility.
- 14 **Omar:** We can discuss a ⁷ _____ after the relevant review. A request is not a repair agreement, and the actual contract and applicable rules determine the available process.
- 15 **Nina:** Timing worries me. If arranging the specialist takes longer than expected, does that automatically extend the inspection-response deadline?
- 16 **Omar:** No. We need to track the ⁸ _____ alongside the contract requirements. Any extension or notice needs the proper process, rather than an assumption that the clock stops during evaluation.
- 17 **Nina:** If the seller eventually agrees to work, how would I know that the agreed scope was actually completed before relying on it?
- 18 **Omar:** The agreement should address suitable completion evidence and any appropriate ⁹ _____. We should not call the matter resolved solely because someone says a contractor has been contacted.

An inspection finding is not a repair diagnosis / continued

- 19 **Nina:** Please pursue the specialist visit and check the deadline at the same time. I do not want to lose time while we wait for an appointment.
- 20 **Omar:** Exactly. Any proposed ¹⁰ _____ or work agreement will need its own review and acceptance. I will give you a status update that separates each completed step from what remains open.

CHECK THE GAPS

1. visual observation / **2.** inspection scope / **3.** seller disclosure / **4.** specialist referral / **5.** root cause / **6.** repair scope / **7.** repair request / **8.** due diligence / **9.** reinspection / **10.** repair credit

[Why these answers fit, page 143](#)

F Check accuracy and scope

An inspection finding is not a repair diagnosis

Return to the case

A home inspection reports staining on a basement wall and recommends evaluation by a qualified moisture specialist. It does not establish the cause, give a repair design, or estimate a repair cost. The seller's disclosure marks prior water intrusion as unknown. Buyer Nina asks agent Omar whether the wall only needs paint and whether the seller must pay. No specialist appointment or repair agreement is confirmed. The contractual inspection-response requirements need review before any decision or deadline assurance.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. Which statement about seller payment is appropriate?

- A. We need the actual contract and any negotiated agreement before asserting an obligation.
- B. Every inspection observation automatically requires seller payment.
- C. A specialist referral is proof the seller accepted liability.
- D. A buyer's repair request is already an accepted amendment.

2. Which update correctly distinguishes progress?

- A. The referral is underway; the appointment and repair scope remain unconfirmed.
- B. The repair is completed because the report was received.
- C. The contractor has agreed to every cost because their name was shared.
- D. All response deadlines are extended automatically during evaluation.

[Answers and explanations, page 145](#)

Listen for the distinction

Switch roles for turns 11-20. Distinguish scope, request, agreement, and completion evidence; preserve the need to check the response deadline.

Be useful without borrowing another profession's certainty

An agent can locate the relevant report passage, coordinate a referral, and track the contractual steps. That is substantive help. Avoid turning a request for reassurance into a technical diagnosis, a guarantee of safety, or a conclusion about another party's obligations.

F Say it / transfer to a new case

The quotation covers evaluation only

A specialist quotes \$250 for an assessment visit. The quotation excludes repairs. The visit is not yet booked, and no repair design or price has been supplied.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

assessment / confirmation / scope / repairs

- 01 **Buyer:** The \$250 is for the ¹ _____.
- 02 **Agent:** It excludes ² _____.
- 03 **Buyer:** The appointment still needs ³ _____.
- 04 **Agent:** A repair price will need a defined ⁴ _____.

CHECK THE GAPS

1. assessment / 2. repairs / 3. confirmation / 4. scope

[Why these answers fit, page 145](#)

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "Could we ask the seller to handle the work? I do not want your answer to imply that they have already accepted responsibility." Omar: [missing response] Nina: "Timing worries me. If arranging the specialist takes longer than expected, does that automatically extend the inspection-response deadline?" Which response belongs in the gap?

- A.** I can help coordinate a specialist referral and track the response. We will ask about the relevant qualifications, availability, and evaluation scope before describing any visit as confirmed.
- B.** The visual observation is staining. The report does not establish the cause, and I should not turn a photograph into a diagnosis or tell you that paint will resolve it.
- C.** The agreement should address suitable completion evidence and any appropriate reinspection. We should not call the matter resolved solely because someone says a contractor has been contacted.
- D.** We can discuss a repair request after the relevant review. A request is not a repair agreement, and the actual contract and applicable rules determine the available process.

[Answers and explanations, page 146](#)

Review 3 / Meaning and context

Use language from the lessons you have completed. Choose one answer per question.

Case file

Revisit "Offers, Counteroffers, Negotiation, and Contingencies" and "Inspections, Repairs, Disclosures, and Due Diligence". Choose precise terminology, then reconstruct the missing responses using both neighboring turns. The final two questions also revisit earlier conversations.

1. A colleague needs the term for this meaning: Agreement to an offer under the applicable legal requirements. Which term fits?

- A. financing contingency
- B. acceptance
- C. notice requirement
- D. amendment

2. A colleague needs the term for this meaning: Direction to someone with relevant expertise for a specific issue. Which term fits?

- A. seller disclosure
- B. specialist referral
- C. home inspection
- D. repair estimate

3. Rebuild the exchange from "Describe the home, not the preferred household". Fern: "We have the room count but not the bedroom dimensions. I would rather be clear about that than promise that everyone's furniture will fit." Malik: [missing response] Fern: "A visitor may also ask about a step-free route. We have not checked it, and a photograph does not show the complete entrance sequence." Which response belongs in the gap?

- A. Focus on the effect of the advertising copy. Readers could understand a preference about who should live there. A factual revision keeps the property appealing while removing that message.
- B. Use the same stated booking process for visitors, while routing relevant requests. Do not tell one household that no appointments exist when the same slots are offered to another.
- C. No. A reasonable accommodation request needs appropriate handling under the relevant process. Consistency is not a reason to ignore it or decide casually that no adjustment can be made.
- D. Put the missing measurements in the disclosure packet or accompanying status notes for follow-up. The same information should be available to each visitor, not selectively changed from conversation to conversation.

Review 3 / Meaning and context / continued

4. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "If the seller eventually agrees to work, how would I know that the agreed scope was actually completed before relying on it?" Omar: [missing response] Nina: "Please pursue the specialist visit and check the deadline at the same time. I do not want to lose time while we wait for an appointment." Which response belongs in the gap?

- A.** The agreement should address suitable completion evidence and any appropriate reinspection. We should not call the matter resolved solely because someone says a contractor has been contacted.
- B.** We can discuss a repair request after the relevant review. A request is not a repair agreement, and the actual contract and applicable rules determine the available process.
- C.** I can help coordinate a specialist referral and track the response. We will ask about the relevant qualifications, availability, and evaluation scope before describing any visit as confirmed.
- D.** We should review the inspection scope and the exact recommendation. An inspection can identify an issue requiring another professional's assessment without supplying that specialist analysis itself.

[Answers and explanations, page 163](#)

A Read the situation

LESSON 07 / FINANCING, APPRAISAL, TITLE, ESCROW, AND CLOSING

Explain separate closing milestones and route unresolved financial or title questions to the responsible professional.

Appraisal received does not mean clear to close

Buyer Aria sees "appraisal received" on the transaction checklist and asks whether everything is ready to close. The title professional is still investigating a recorded prior lien for which a release has not been verified. Final lender approval is not confirmed. A draft settlement calculation shows \$25,000 cash to close, but final figures and payment instructions have not been verified. Transaction coordinator Samir must give an accurate update and assign follow-up without declaring the title clear, guaranteeing funding, or treating the draft as final.

People: Aria, Buyer; Samir, Transaction coordinator.

Read the record

Choose one answer per question using the facts above.

1. What does the checklist confirm?

- A.** Title has been cleared
- B.** Final lender approval has been issued
- C.** Payment instructions have been independently verified
- D.** The appraisal has been received

2. Who owns the investigation into the recorded prior lien?

- A.** The loan underwriter
- B.** The title professional
- C.** The lender's appraiser
- D.** The transaction coordinator

3. What is the status of the \$25,000 figure?

- A.** The full purchase price
- B.** A guarantee of the final mortgage balance
- C.** A draft cash-to-close calculation
- D.** A verified final payment instruction

[Answers and explanations, page 147](#)

B Vocabulary in use

CORE TERMS

appraisal

A professional opinion of value for a specified purpose and date.

review the appraisal

underwriting

A lender's assessment of risk and loan requirements.

track underwriting conditions

clear to close

A lender status indicating closing readiness under its process and conditions.

confirm clear-to-close status

rate lock

An agreement to hold specified loan pricing for a defined period and conditions.

verify the rate-lock terms

debt-to-income ratio

Debt payments divided by qualifying income under a lender's method.

explain the debt-to-income basis

lien

A legal claim or charge against property securing an obligation.

investigate a recorded lien

appraised value

The value opinion stated in an appraisal.

distinguish appraised value from purchase price

conditional approval

Approval subject to specified outstanding conditions.

review conditional approval

loan commitment

A lender's stated commitment subject to its documented terms.

review the loan commitment

loan-to-value ratio

Loan amount divided by the applicable property value basis.

confirm the loan-to-value basis

title search

Examination of records relevant to property ownership and interests.

complete the title search

lien release

A document or action releasing a lien under applicable requirements.

verify the lien release

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

appraisal APPRAISAL

review the appraisal

Keep the meaning precise: A professional opinion of value for a specified purpose and date.

loan commitment LOAN COMMITMENT

review the loan commitment

Keep the meaning precise: A lender's stated commitment subject to its documented terms.

B Precision and professional shorthand

EXTEND YOUR RANGE

encumbrance

A right, claim, or restriction affecting property.
identify an encumbrance

title commitment

A statement of terms and requirements for issuing title insurance.
review the title commitment

owner's title insurance

Coverage protecting the owner's interest subject to policy terms.
review owner's title-insurance coverage

escrow

Holding money or documents pending conditions, or a mortgage account for certain ongoing costs.
clarify which escrow is meant

Closing Disclosure

A US form detailing terms and costs for covered mortgage transactions.
review the Closing Disclosure

easement

A right to use another's land for a specified purpose.
review the recorded easement

title exception

A matter excluded from specified title-insurance coverage.
explain a title exception

lender's title insurance

Coverage protecting the lender's interest subject to policy terms.
distinguish lender's title insurance

settlement statement

A document itemizing transaction funds and charges in the applicable closing process.
reconcile the settlement statement

cash to close

The amount due from the buyer at closing under the stated calculation.
verify cash to close

B Precision and professional shorthand / continued

disbursement

Release or payment of funds to the appropriate recipients.

confirm authorized disbursement

recording

Entry of a document into the relevant public records.

confirm recording status

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

lien release LIEN RELEASE

verify the lien release

Keep the meaning precise: A document or action releasing a lien under applicable requirements.

owner's title insurance OWNER'S TITLE INSURANCE

review owner's title-insurance coverage

Keep the meaning precise: Coverage protecting the owner's interest subject to policy terms.

Phrases that move the work forward

Acknowledge progress

The appraisal has been received.

Assign the question

The title professional is investigating that record.

Label the number

\$25,000 is the current draft cash-to-close figure.

Avoid a blanket assurance

I cannot yet say that every closing condition is satisfied.

Clarify the document

Which version of the settlement calculation are you reviewing?

Check the lender state

Has the lender issued its actual clear-to-close confirmation?

Define escrow

Do you mean the transaction holding arrangement or the mortgage cost account?

Keep timing conditional

The schedule depends on the unresolved conditions and applicable requirements.

Name the open item

The recorded lien release has not yet been verified.

Separate approvals

Appraisal receipt does not confirm final lender approval.

Protect the payment step

Verify final instructions through an established trusted channel.

Close with owners

I will obtain the title and lender updates separately.

Ask about a difference

Please explain which charges or credits changed.

Separate interests

An owner's policy and a lender's policy protect different interests.

Avoid a title opinion

I will relay the title professional's explanation, not declare the lien resolved myself.

Confirm completion

We need the responsible party's confirmation of each completed step.

Precision in real exchanges

Purpose: Separate approvals

Useful wording: Appraisal receipt does not confirm final lender approval.

Purpose: Label the number

Useful wording: \$25,000 is the current draft cash-to-close figure.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which closing update is accurate?

- A.** The appraisal clears every lien automatically.
- B.** The draft cash figure proves the loan is funded.
- C.** Everything is complete because one checklist item is marked received.
- D.** The appraisal is received, while title and final lender approval remain open.

2. Who should explain the unresolved lien record?

- A.** The lender's marketing brochure without checking the record
- B.** The title professional handling the investigation
- C.** The coordinator by guessing from the appraisal
- D.** The buyer's neighbor based on a similar transaction

3. A colleague needs the term for this meaning: Approval subject to specified outstanding conditions. Which term fits?

- A.** conditional approval
- B.** Closing Disclosure
- C.** debt-to-income ratio
- D.** title commitment

D Choose the response that fits / continued

4. Rebuild the exchange from "Appraisal received does not mean clear to close".

Aria: "Does the fact that the loan may have been paid off mean we can ignore the entry in the records?" **Samir:** [missing response] **Aria:** "We sent the lender everything they requested. What confirmation should I look for now, and who will tell me if something is still missing?" **Which response belongs in the gap?**

- A.** It is draft cash to close, not a verified payment instruction. We need final figures and properly verified instructions before treating either the amount or destination as ready for action.
- B.** We can review the settlement statement with the closing professional. They can explain the actual components and any changes rather than have us guess which line creates the difference.
- C.** We need the title professional's explanation and verification of the lien release. I should not declare the record resolved from an assumption about what happened to the old loan.
- D.** It confirms receipt of the appraisal, which is useful progress. It does not confirm that the lender has accepted every condition or that the separate title questions are resolved.

[Answers and explanations, page 147](#)

One useful distinction

Received does not mean reviewed, accepted, or cleared. An appraisal concerns value for its purpose; it does not resolve every title issue or loan condition. Title review, lender approval, final calculations, and closing instructions have distinct owners and statuses.

E Conversation

Appraisal received does not mean clear to close

Appraisal received does not mean clear to close

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

cash to close / settlement statement / underwriting / clear to close / recording /
lien release / disbursement / escrow / appraisal / lien

- 01 **Aria:** The checklist says appraisal received. Does that mean everything is ready to close and I can treat the remaining steps as routine?
- 02 **Samir:** It confirms receipt of the ¹ _____, which is useful progress. It does not confirm that the lender has accepted every condition or that the separate title questions are resolved.
- 03 **Aria:** What is the title question? I do not want to hear simply that paperwork is pending without knowing which issue needs attention.
- 04 **Samir:** The title professional is investigating a recorded ² _____ associated with an earlier obligation. We have not verified the document showing that the relevant claim was released.
- 05 **Aria:** Does the fact that the loan may have been paid off mean we can ignore the entry in the records?
- 06 **Samir:** We need the title professional's explanation and verification of the ³ _____. I should not declare the record resolved from an assumption about what happened to the old loan.

E Conversation / continued

- 07 **Aria:** We sent the lender everything they requested. What confirmation should I look for now, and who will tell me if something is still missing?
- 08 **Samir:** Final approval is not confirmed. The lender needs to report the current
4 _____ status and any outstanding conditions. Sending requested records is not the same as receiving the lender's completed approval.
- 09 **Aria:** Would a clear-to-close message settle every part of the transaction, including title, payment figures, recording, and possession?
- 10 **Samir:** 5 _____ is a lender status that needs its own terms and context. We should still confirm the other professionals' requirements and the contract's separate steps.

Conversation continues on the next page.

Appraisal received does not mean clear to close

CONVERSATION / CONTINUED

- 11 **Aria:** The settlement draft shows twenty-five thousand dollars. Is that what I should transfer now, or is it still a working figure?
- 12 **Samir:** It is draft ⁶ _____, not a verified payment instruction. We need final figures and properly verified instructions before treating either the amount or destination as ready for action.
- 13 **Aria:** I would like to see why that figure differs from my down payment. There may be charges, credits, or deposits that I have not connected.
- 14 **Samir:** We can review the ⁷ _____ with the closing professional. They can explain the actual components and any changes rather than have us guess which line creates the difference.
- 15 **Aria:** The documents also mention escrow in more than one place. Is the money held for this transaction the same as the account for taxes and insurance?
- 16 **Samir:** Not necessarily. ⁸ _____ needs context. We should identify which arrangement each document means and ask the responsible professional to explain its purpose and terms.
- 17 **Aria:** Once everything is signed, I should not assume that funds have already been released or that the records office has completed its part.
- 18 **Samir:** Correct. Confirm ⁹ _____ and the other required steps through the closing process. Signatures, funding, recording, and possession should not be collapsed into one unsupported assurance.

Appraisal received does not mean clear to close / continued

- 19 **Aria:** Send me one update with a contact for each open item. At the moment I cannot tell which professional I should ask about which delay.
- 20 **Samir:** I will obtain those confirmations and the relevant ¹⁰ _____ status when applicable. For now, appraisal received is complete; title, final lender approval, and verified closing instructions are not yet confirmed.

CHECK THE GAPS

1. appraisal / 2. lien / 3. lien release / 4. underwriting / 5. clear to close / 6. cash to close / 7. settlement statement / 8. escrow / 9. disbursement / 10. recording

[Why these answers fit, page 148](#)

F Check accuracy and scope

Appraisal received does not mean clear to close

Return to the case

Buyer Aria sees "appraisal received" on the transaction checklist and asks whether everything is ready to close. The title professional is still investigating a recorded prior lien for which a release has not been verified. Final lender approval is not confirmed. A draft settlement calculation shows \$25,000 cash to close, but final figures and payment instructions have not been verified. Transaction coordinator Samir must give an accurate update and assign follow-up without declaring the title clear, guaranteeing funding, or treating the draft as final.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. Which statement properly limits the \$25,000 amount?

- A. It proves the buyer's deposit was never paid.
- B. It is a draft calculation; final figures and payment instructions need verification.
- C. It is the final amount solely because it appears in a draft.
- D. It replaces the need for any closing documents.

2. Which question distinguishes escrow uses?

- A. Does escrow always mean the same account with identical rules?
- B. Does any escrow balance prove clear title?
- C. Can an escrow label replace verification of payment instructions?
- D. Are we discussing transaction funds held pending conditions or the mortgage account for ongoing costs?

[Answers and explanations, page 150](#)

Listen for the distinction

Switch roles for turns 11-20. Keep \$25,000 beside draft, and distinguish transaction escrow from the mortgage account for ongoing costs.

A useful update identifies both progress and the open item

A client may hear one completed milestone as confirmation that the whole transaction is finished. Acknowledge the progress, then name the separate unresolved work and its owner. Avoid a vague "everything is fine" that can lead the client to rely on unverified dates or payment instructions.

F Say it / transfer to a new case

The changed bank details need verification

A buyer receives an unexpected email changing the closing-payment account. The closing professional has not confirmed the change. An established contact number from earlier verified documents is available.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

professional / number / unverified / transfer

- 01 **Buyer:** The account change is currently ¹ _____.
- 02 **Coordinator:** Pause the ² _____ while it is checked.
- 03 **Buyer:** I will use the previously verified contact ³ _____.
- 04 **Coordinator:** Obtain confirmation from the responsible closing ⁴ _____.

CHECK THE GAPS

1. unverified / 2. transfer / 3. number / 4. professional

[Why these answers fit, page 150](#)

F Say it / transfer to a new case / continued

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "Appraisal received does not mean clear to close". Aria: "I would like to see why that figure differs from my down payment. There may be charges, credits, or deposits that I have not connected." Samir: [missing response] Aria: "The documents also mention escrow in more than one place. Is the money held for this transaction the same as the account for taxes and insurance?" Which response belongs in the gap?

- A.** It is draft cash to close, not a verified payment instruction. We need final figures and properly verified instructions before treating either the amount or destination as ready for action.
- B.** It confirms receipt of the appraisal, which is useful progress. It does not confirm that the lender has accepted every condition or that the separate title questions are resolved.
- C.** We can review the settlement statement with the closing professional. They can explain the actual components and any changes rather than have us guess which line creates the difference.
- D.** We need the title professional's explanation and verification of the lien release. I should not declare the record resolved from an assumption about what happened to the old loan.

[Answers and explanations, page 151](#)

A Read the situation

LESSON 08 / LEASING, PROPERTY MANAGEMENT, COMMERCIAL BASICS, ETHICS, AND CRISIS SCENARIOS

Acknowledge a missed response, establish current urgency, and give an owned update without inventing a repair appointment.

The leak is logged, but the tenant needs an update

Tenant Leo reported water under the kitchen sink on Monday and again Wednesday morning. Both reports are logged, but no appointment has been confirmed and no update was sent. Property coordinator Asha now owns the follow-up. The contractor has not yet replied. No immediate danger has been reported, but current conditions need checking. Asha can commit to a status update by 2 p.m., not completion of the repair. Entry arrangements and any rent adjustment require the applicable process; neither has been authorized.

People: Leo, Tenant; Asha, Property coordinator.

Read the record

Choose one answer per question using the facts above.

1. What has actually been completed?

- A. The contractor has confirmed a visit
- B. The repair has been completed
- C. A rent adjustment has been approved
- D. Both reports have been logged

2. What can Asha commit to by 2 p.m.?

- A. An approved rent reduction
- B. An unconditional entry into the home
- C. A status update
- D. A guaranteed completed repair

3. What needs checking now?

- A. An automatic right to ignore entry requirements
- B. Current conditions and the appropriate response urgency
- C. Whether the already stated Monday report existed
- D. A presumed technical diagnosis by Asha

[Answers and explanations, page 152](#)

B Vocabulary in use

CORE TERMS

lease

An agreement granting use of property on specified terms.

review the lease terms

lessee

The party receiving the lease interest.

identify the lessee

rent roll

A schedule of tenants, rents, and related lease information.

update the rent roll

work order

A recorded instruction or request for maintenance work.

open a work order

triage

Initial assessment of urgency and appropriate response.

triage the maintenance report

emergency response

Immediate handling of a situation requiring urgent protective action.

use the emergency-response process

lessor

The party granting the lease interest.

identify the lessor

security deposit

Money held under lease and legal terms for specified obligations.

account for the security deposit

arrears

Amounts due but unpaid after their due date.

verify rent arrears

service request

A tenant's request for assistance or maintenance.

acknowledge the service request

active leak

Water escaping or entering at the time described.

report an active leak

attendance window

A stated period during which a worker is expected to arrive.

confirm the attendance window

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

lease **LEASE**

review the lease terms

Keep the meaning precise: An agreement granting use of property on specified terms.

arrears **ARREARS**

verify rent arrears

Keep the meaning precise: Amounts due but unpaid after their due date.

B Precision and professional shorthand

EXTEND YOUR RANGE

entry notice

Information about planned access under applicable lease and legal requirements.

check entry-notice requirements

vendor

A supplier or contractor providing a service.

follow up with the vendor

completion record

Evidence documenting that specified work has been finished.

verify the completion record

rent adjustment

A change or credit to rent under an authorized agreement or requirement.

review a requested rent adjustment

break clause

A provision allowing a lease to end early under stated conditions.

check the break clause

tenant improvement

Work adapting leased premises for the tenant's use.

define tenant-improvement responsibilities

access arrangement

Agreed or otherwise authorized practical terms for entering the property.

confirm the access arrangement

repair authorization

Approval for specified repair work within the relevant authority.

obtain repair authorization

service recovery

Action to address a service failure and restore a reliable process.

coordinate service recovery

renewal option

A contractual right to extend a lease under defined conditions.

review the renewal option

permitted use

The activities allowed in the premises under the lease and applicable rules.

confirm the permitted use

common-area maintenance

Shared-property maintenance costs allocated under specified lease terms.

reconcile common-area maintenance charges

Say it in context

Stress the highlighted expression. Keep the surrounding words connected; pause at the end of the phrase.

attendance window ATTENDANCE WINDOW

confirm the attendance window

Keep the meaning precise: A stated period during which a worker is expected to arrive.

completion record COMPLETION RECORD

verify the completion record

Keep the meaning precise: Evidence documenting that specified work has been finished.

Phrases that move the work forward

Acknowledge the failure

You reported this twice and did not receive an update.

Check the present

Is water still appearing, and has the situation changed?

Give the real status

The contractor has not yet confirmed an appointment.

Separate the promise

That is a status-update time, not a guaranteed repair completion.

Confirm access

We need to follow the applicable entry requirements and arrangements.

Track the contractor

I will follow up with the vendor and escalate the unanswered request.

Clarify a remedy

A rent adjustment requires the appropriate review; it is not approved yet.

Check commercial terms

Shared maintenance charges depend on the lease's allocation rules.

Take ownership

I am responsible for the follow-up now.

Assess urgency

Please report any immediate danger through the appropriate emergency route.

Commit to communication

I will update you by 2 p.m. even if the visit time remains unresolved.

Close with the record

I will record the current facts, owner, and next contact.

Avoid diagnosis

I cannot identify the cause from the message alone.

Preserve the history

Both earlier reports should remain linked to the work order.

Verify completion

We will check what work was done before closing the request.

Keep the tenant informed

A logged ticket should not replace a meaningful response.

Precision in real exchanges

Purpose: Assess urgency

Useful wording: Please report any immediate danger through the appropriate emergency route.

Purpose: Give the real status

Useful wording: The contractor has not yet confirmed an appointment.

D Choose the response that fits

Choose one response for each situation. Preserve the facts, the decision boundary, and the purpose of the exchange.

1. Which response combines empathy with accurate ownership?

- A.** The contractor will certainly finish by 2 p.m.
- B.** Every rent remedy is automatically approved after two reports.
- C.** You reported this twice without an update; I own the follow-up and will update you by 2 p.m.
- D.** The ticket exists, so the service issue is already resolved.

2. Which status pair accurately describes the maintenance case?

- A.** Reports assigned; contractor attendance provisionally accepted
- B.** Visit confirmed; repair completion awaiting evidence
- C.** Repair authorized; entry arrangements already agreed
- D.** Reports logged; contractor attendance unconfirmed

3. A colleague needs the term for this meaning: Money held under lease and legal terms for specified obligations. Which term fits?

- A.** triage
- B.** break clause
- C.** security deposit
- D.** vendor

D Choose the response that fits / continued

4. Rebuild the exchange from "The leak is logged, but the tenant needs an update".
Leo: "I need an appointment, not another reference number. Can you tell me when the contractor is coming?" **Asha: [missing response]** **Leo: "Please do not start the whole process again. Someone needs to know that I reported this two days ago."**
Which response belongs in the gap?

- A.** I can see both service requests. You should have had an update, and I am taking ownership now. Is water still appearing?
- B.** I will link both reports in the work order and preserve the Monday history. The new call will not replace the earlier record.
- C.** I cannot confirm an attendance window yet. The contractor has not replied. I will escalate that unanswered request with the property team now.
- D.** I will record the active leak and reassess urgency through our response process. If immediate danger develops, keep clear and use the appropriate emergency route.

[Answers and explanations, page 152](#)

One useful distinction

Logged, assigned, scheduled, attended, and completed describe different maintenance stages. Here the reports are logged and Asha owns follow-up, but the contractor has not confirmed attendance. A 2 p.m. status commitment must not be restated as a 2 p.m. repair promise.

E Conversation

The leak is logged, but the tenant needs an update

The leak is logged, but the tenant needs an update

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

triage / repair authorization / service recovery / rent adjustment / service requests / attendance window / active leak / completion record / access arrangement / work order

- 01 **Leo:** This is my second call about water under the kitchen sink. Monday's report got a reference number. This morning's got another one.
- 02 **Asha:** I can see both ¹ _____. You should have had an update, and I am taking ownership now. Is water still appearing?
- 03 **Leo:** Yes. I have not reported immediate danger, but I do not know what is causing it. Has anyone agreed to come?
- 04 **Asha:** I will record the ² _____ and reassess urgency through our response process. If immediate danger develops, keep clear and use the appropriate emergency route.
- 05 **Leo:** I need an appointment, not another reference number. Can you tell me when the contractor is coming?
- 06 **Asha:** I cannot confirm an ³ _____ yet. The contractor has not replied. I will escalate that unanswered request with the property team now.
- 07 **Leo:** Please do not start the whole process again. Someone needs to know that I reported this two days ago.
- 08 **Asha:** I will link both reports in the ⁴ _____ and preserve the Monday history. The new call will not replace the earlier record.
- 09 **Leo:** When will you call me? Last time I was told someone would be in touch, and nobody was.
- 10 **Asha:** By two this afternoon, even if the appointment is still unresolved. That is part of putting the ⁵ _____ into practice, not a repair-completion promise.

Conversation continues on the next page.

The leak is logged, but the tenant needs an update

CONVERSATION / CONTINUED

- 11 **Leo:** I may be at work when someone becomes available. I have not agreed that anybody can let themselves in.
- 12 **Asha:** Understood. We need to confirm the ⁶ _____ and follow the relevant entry requirements. I will explain the proposed visit and notice before assuming access.
- 13 **Leo:** What happens if the contractor finds work that needs the owner's approval? I do not want another unexplained delay.
- 14 **Asha:** I will identify who handles the ⁷ _____ and track the response. The assessment will establish what work is proposed; I cannot approve an unknown scope now.
- 15 **Leo:** And will this ticket disappear once you send another message? That is what this process has felt like so far.
- 16 **Asha:** A message is not a ⁸ _____. We need evidence of the actual work and its status, and I will keep the communication complaint on record.
- 17 **Leo:** I also want to ask about a rent credit. Please tell me where that request goes.
- 18 **Asha:** I will route the ⁹ _____ request for the applicable review. I can confirm it has been raised, but I cannot promise an amount or approval.
- 19 **Leo:** All right. Call by two, tell me whether anyone has accepted the job, and explain the next step if they have not.
- 20 **Asha:** I will. We will also update the ¹⁰ _____ if conditions change. Today you will hear the confirmed status and who is handling each outstanding item.

CHECK THE GAPS

1. service requests / 2. active leak / 3. attendance window / 4. work order / 5. service recovery / 6. access arrangement / 7. repair authorization / 8. completion record / 9. rent adjustment / 10. triage

[Why these answers fit, page 153](#)

F Check accuracy and scope

The leak is logged, but the tenant needs an update

Return to the case

Tenant Leo reported water under the kitchen sink on Monday and again Wednesday morning. Both reports are logged, but no appointment has been confirmed and no update was sent. Property coordinator Asha now owns the follow-up. The contractor has not yet replied. No immediate danger has been reported, but current conditions need checking. Asha can commit to a status update by 2 p.m., not completion of the repair. Entry arrangements and any rent adjustment require the applicable process; neither has been authorized.

Choose one answer per question. Use the case facts and keep any uncertainty or limits intact.

1. What should happen before treating the request as completed?

- A. Replace both earlier reports with a new blank record.
- B. Verify the actual work and record the resulting status.
- C. Close it after sending a reference number.
- D. Assume silence proves a repair occurred.

2. Which statement keeps the rent question within scope?

- A. Any leak automatically cancels all rent obligations.
- B. A coordinator can promise any credit without authority.
- C. Commercial and residential leases have identical remedy rules everywhere.
- D. The requested adjustment needs the applicable review and is not approved yet.

[Answers and explanations, page 155](#)

Listen for the distinction

Switch roles for turns 9-20. Stress update by two, not repair by two; keep contractor attendance, entry, and any rent credit unconfirmed.

A reference number is not a substantive response

An upset tenant may be asking for ownership and a reliable next contact, not only an apology. Acknowledge the specific missed update, check the present condition, and explain what is confirmed. A promised status update should remain distinct from an unconfirmed attendance time or remedy.

F Say it / transfer to a new case

Base rent does not include every charge

A commercial lease proposal states \$2,000 monthly base rent plus the tenant's defined share of common-area maintenance. The maintenance estimate and allocation details have not yet been supplied.

Complete the four gaps. With a partner, read alternate roles, then switch. Studying alone, read both roles and pause before each response.

WORD AND PHRASE BANK

details / charge / rent / total

- 01 **Tenant:** The \$2,000 is the monthly base ¹ _____.
- 02 **Agent:** Common-area maintenance is an additional ² _____.
- 03 **Tenant:** We still need the allocation ³ _____.
- 04 **Agent:** Do not present \$2,000 as the complete monthly ⁴ _____.

CHECK THE GAPS

1. rent / 2. charge / 3. details / 4. total

[Why these answers fit, page 155](#)

Rebuild the exchange

Choose the missing response. Read the completed three-turn exchange aloud, changing roles on the second reading.

1. Rebuild the exchange from "The leak is logged, but the tenant needs an update". Leo: "What happens if the contractor finds work that needs the owner's approval? I do not want another unexplained delay." Asha: [missing response] Leo: "And will this ticket disappear once you send another message? That is what this process has felt like so far." Which response belongs in the gap?

- A.** I will record the active leak and reassess urgency through our response process. If immediate danger develops, keep clear and use the appropriate emergency route.
- B.** A message is not a completion record. We need evidence of the actual work and its status, and I will keep the communication complaint on record.
- C.** I will identify who handles the repair authorization and track the response. The assessment will establish what work is proposed; I cannot approve an unknown scope now.
- D.** I will route the rent adjustment request for the applicable review. I can confirm it has been raised, but I cannot promise an amount or approval.

[Answers and explanations, page 156](#)

Review 4 / Meaning and context

Use language from the lessons you have completed. Choose one answer per question.

Case file

Revisit "Financing, Appraisal, Title, Escrow, and Closing" and "Leasing, Property Management, Commercial Basics, Ethics, and Crisis Scenarios". Choose precise terminology, then reconstruct the missing responses using both neighboring turns. The final two questions also revisit earlier conversations.

1. A colleague needs the term for this meaning: A lender's assessment of risk and loan requirements. Which term fits?

- A. easement
- B. settlement statement
- C. underwriting
- D. loan-to-value ratio

2. A colleague needs the term for this meaning: A tenant's request for assistance or maintenance. Which term fits?

- A. entry notice
- B. lease
- C. service request
- D. rent adjustment

3. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "Once the specialist looks at it, I want to understand why the staining occurred, not just receive a general suggestion to cover the mark." Omar: [missing response] Nina: "If work is needed, I would also want the proposal to say exactly what is included. A single unexplained number would not be enough." Which response belongs in the gap?

- A. Exactly. Any proposed repair credit or work agreement will need its own review and acceptance. I will give you a status update that separates each completed step from what remains open.
- B. That is a question about the root cause. The qualified evaluator can explain their findings and limits. I can help organize the information, but I cannot supply that technical conclusion in advance.
- C. The visual observation is staining. The report does not establish the cause, and I should not turn a photograph into a diagnosis or tell you that paint will resolve it.
- D. No. We need to track the due diligence alongside the contract requirements. Any extension or notice needs the proper process, rather than an assumption that the clock stops during evaluation.

Review 4 / Meaning and context / continued

4. Rebuild the exchange from "The leak is logged, but the tenant needs an update".
Leo: "I also want to ask about a rent credit. Please tell me where that request goes."
Asha: [missing response] Leo: "All right. Call by two, tell me whether anyone has accepted the job, and explain the next step if they have not." Which response belongs in the gap?

- A.** A message is not a completion record. We need evidence of the actual work and its status, and I will keep the communication complaint on record.
- B.** I will route the rent adjustment request for the applicable review. I can confirm it has been raised, but I cannot promise an amount or approval.
- C.** I will record the active leak and reassess urgency through our response process. If immediate danger develops, keep clear and use the appropriate emergency route.
- D.** By two this afternoon, even if the appointment is still unresolved. That is part of putting the service recovery into practice, not a repair-completion promise.

[Answers and explanations, page 166](#)

Language for the next case

Two office rents use different area figures

rentable area

Rentable area is the quoted charging basis, which here is 1,200 square feet rather than the 1,000 usable figure.

Paul: We need the same basis first. A charges on rentable area, and that rate is annual, not monthly.

base rent

Base rent is the stated rental charge before any additional amounts that the lease may require.

Paul: Correct, for base rent. We still need the other charges before comparing the total monthly cost.

tenant improvement allowance

A tenant improvement allowance is a proposed landlord contribution toward eligible fit-out work, subject to its terms.

Paul: Ask about the permitted work, approvals, schedule, and any tenant improvement allowance. An allowance is not automatically a promise to cover every alteration.

usable area

Usable area describes the space available for the occupant's use under the stated measurement basis, distinct from the quoted rentable area.

Paul: That is the stated usable area. The proposal uses twelve hundred for the rent calculation.

operating expenses

Operating expenses are building-running costs whose allocation and recovery depend on the proposed lease terms.

Paul: I will request the operating expenses and who pays each item, including how any annual reconciliation works.

rent commencement

Rent commencement is the date rent begins under the agreement, which may differ from access or lease commencement.

Paul: Yes, with the actual rent commencement date and any continuing charges during the concession period.

Read the phrases aloud. Then complete the conversation on the following pages using the word bank.

Conversation

Two office rents use different area figures

A small business is comparing two office proposals. Office A quotes 1,000 usable square feet, 1,200 rentable square feet, and \$30 per rentable square foot per year in base rent. Office B quotes \$2,900 monthly base rent but has not supplied comparable area or additional charges. Neither proposal has been accepted.

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

rentable area / operating expenses / base rent / tenant improvement allowance /
rent commencement / usable area

- 01 **Zara:** Office A is thirty dollars a foot. Office B is twenty-nine hundred a month. A looks cheaper, doesn't it?
- 02 **Paul:** We need the same basis first. A charges on ¹ _____, and that rate is annual, not monthly.
- 03 **Zara:** I multiplied thirty by the one thousand square feet shown on the floor plan.
- 04 **Paul:** That is the stated ² _____. The proposal uses twelve hundred for the rent calculation.
- 05 **Zara:** So thirty times twelve hundred gives thirty-six thousand a year, or three thousand a month.
- 06 **Paul:** Correct, for ³ _____. We still need the other charges before comparing the total monthly cost.

Conversation / continued

- 07 **Zara:** Then B is one hundred less per month on base rent. Why does A have two hundred extra square feet in the calculation?
- 08 **Paul:** The quoted difference reflects an allocation beyond the usable space. We should obtain the measurement basis and explanation, not assume every building calculates it identically.
- 09 **Zara:** Can you confirm whether both proposals include the same services? One says building services; the other lists almost nothing.
- 10 **Paul:** I will request the ⁴ _____ and who pays each item, including how any annual reconciliation works.

Conversation continues on the next page.

Two office rents use different area figures

CONVERSATION / CONTINUED

- 11 **Zara:** I also need two meeting rooms. A's plan has only one, so there may be work before we can move in.
- 12 **Paul:** Ask about the permitted work, approvals, schedule, and any ⁵ _____. An allowance is not automatically a promise to cover every alteration.
- 13 **Zara:** Could I subtract the entire allowance from first-year rent when comparing the proposals?
- 14 **Paul:** Show it separately. Its payment conditions and eligible uses may differ from a rent reduction, and you may incur costs before reimbursement.
- 15 **Zara:** B also offers a month before rent starts. I would like the comparison to show that benefit.
- 16 **Paul:** Yes, with the actual ⁶ _____ date and any continuing charges during the concession period.
- 17 **Zara:** It sounds as though we need a schedule, not just one attractive number.
- 18 **Paul:** Exactly: area basis, base rent, additional costs, fit-out contributions, dates, and unresolved terms. I will not mark missing costs as zero.
- 19 **Zara:** Please send that comparison before we authorize an offer. We have not chosen either office yet.
- 20 **Paul:** I will obtain the missing details and arrange the appropriate lease review. Today's arithmetic does not approve the commercial or legal terms.

CHECK THE GAPS

1. rentable area / 2. usable area / 3. base rent / 4. operating expenses / 5. tenant improvement allowance / 6. rent commencement

[Why these answers fit, page 169](#)

An annual quotation is read as monthly

An office quotes \$24 per rentable square foot annually on 900 rentable square feet. Additional charges are not supplied.

Complete the exchange using each phrase once. Read both roles, then switch roles and repeat with the bank covered.

WORD AND PHRASE BANK

year / rent / charges / cost

- 01 **Tenant:** Twenty-four times nine hundred gives \$21,600 per ¹ _____.
- 02 **Broker:** Dividing by twelve gives \$1,800 in monthly base ² _____.
- 03 **Tenant:** That still excludes any additional ³ _____.
- 04 **Broker:** Correct. We cannot describe \$1,800 as the total occupancy ⁴ _____.

CHECK THE GAPS

1. year / 2. rent / 3. charges / 4. cost

[Why these answers fit, page 169](#)

Keep the distinction audible

Compare commercial lease quotations without mixing area or cost bases.

Language for the next case

Low monthly dues and an unfinished roof review

association budget

The association budget shows planned income and spending; the dues figure alone does not show what is funded.

Luis: It is one part of the comparison. We should review the association budget and what those dues cover.

special assessment

A special assessment is an additional association charge for a specified need; none has been confirmed in this case.

Luis: We cannot say that. A special assessment is one possible funding mechanism, but no decision is supplied here.

master policy

The master policy is the association's insurance arrangement; its coverage must not be assumed to replace every owner's insurance need.

Luis: Ask the qualified insurance professional about the master policy and the separate coverage you may need.

reserves

Reserves are funds set aside for future needs such as major repairs, distinct from simply quoting the monthly dues.

Luis: That is the purpose of reserves, where maintained. We need the current financial documents rather than infer the amount.

delinquency

Delinquency refers to overdue payments; the association's report can show whether that is a material issue.

Luis: The delinquency information may be relevant. We need the actual report, not assumptions about particular residents.

document-review deadline

The document-review deadline is the relevant contractual or legal time limit; requesting documents does not automatically extend it.

Luis: I will track the request and the applicable document-review deadline. We must address timing through the actual contract and local requirements.

Read the phrases aloud. Then complete the conversation on the following pages using the word bank.

Conversation

Low monthly dues and an unfinished roof review

A condominium listing shows \$300 monthly association dues. Meeting minutes mention a roof project under discussion. No final contract, funding decision, or assessment notice has been supplied. A buyer asks whether the low dues prove the building is inexpensive to own.

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

reserves / master policy / delinquency / special assessment / document-review deadline
/ association budget

- 01 **Mei:** The monthly dues are much lower than the other building's. Is that a reliable reason to choose this one?
- 02 **Luis:** It is one part of the comparison. We should review the ¹ _____ and what those dues cover.
- 03 **Mei:** I saw a roof project mentioned in the meeting minutes. Has the association decided how to pay for it?
- 04 **Luis:** Not in the documents we have. The minutes describe a discussion, not a signed project contract or confirmed funding plan.
- 05 **Mei:** Does the association keep money for major repairs, separate from its ordinary bills?
- 06 **Luis:** That is the purpose of ² _____, where maintained. We need the current financial documents rather than infer the amount.
- 07 **Mei:** The agent sent a reserve study from several years ago. Could that answer the question?
- 08 **Luis:** It gives us a starting point. Check its date, assumptions, updates, and the association's actual funding; a study is not a bank statement.
- 09 **Mei:** If there is not enough set aside, would I automatically receive an extra bill as soon as I buy?
- 10 **Luis:** We cannot say that. A ³ _____ is one possible funding mechanism, but no decision is supplied here.

Conversation continues on the next page.

Low monthly dues and an unfinished roof review

CONVERSATION / CONTINUED

- 11 **Mei:** I want the uncertainty visible in the comparison. I do not want us to treat a missing notice as proof there will never be a charge.
- 12 **Luis:** Agreed. I will request the current minutes, project status, financial records, and any existing assessment notices through the proper channel.
- 13 **Mei:** What about the money owners already owe the association? Would unpaid dues affect the building's finances?
- 14 **Luis:** The ⁴ _____ information may be relevant. We need the actual report, not assumptions about particular residents.
- 15 **Mei:** And the insurance summary is only one page. I cannot tell what the master policy leaves for me to cover.
- 16 **Luis:** Ask the qualified insurance professional about the ⁵ _____ and the separate coverage you may need.
- 17 **Mei:** Can we get these documents before my review period expires?
- 18 **Luis:** I will track the request and the applicable ⁶ _____. We must address timing through the actual contract and local requirements.
- 19 **Mei:** Please show three hundred as confirmed dues, with roof funding and other costs still unresolved.
- 20 **Luis:** That is how I will present it. We will separate the known recurring charge from costs and decisions still requiring review.

CHECK THE GAPS

1. association budget / 2. reserves / 3. special assessment / 4. delinquency / 5. master policy / 6. document-review deadline

[Why these answers fit, page 171](#)

A draft project estimate becomes a supposed bill

A building committee has obtained a preliminary elevator estimate. It has not selected a contractor or approved an owner assessment.

Complete the exchange using each phrase once. Read both roles, then switch roles and repeat with the bank covered.

WORD AND PHRASE BANK

decision / dues / assessment / update

- 01 **Buyer:** The elevator estimate is not yet an approved ¹ _____.
- 02 **Representative:** Correct. We need the association's actual funding ² _____.
- 03 **Buyer:** Keep the preliminary figure separate from confirmed recurring ³ _____.
- 04 **Representative:** I will also check the date of the next document ⁴ _____.

CHECK THE GAPS

1. assessment / 2. decision / 3. dues / 4. update

[Why these answers fit, page 171](#)

Keep the distinction audible

Explain condominium documents and identify unresolved ownership costs.

Language for the next case

The final walkthrough reveals a missing appliance

discrepancy

Discrepancy identifies the difference between the agreement and the property's observed condition.

Daniel: Let us check the signed agreement. Yes, it is listed as included. I will record the discrepancy with the time and photographs from today's visit.

possession condition

Possession condition refers to the state in which the agreement requires the property to be handed over.

Daniel: I will record those too and confirm the required possession condition and timing from the actual terms.

written amendment

A written amendment records an agreed contractual change; a verbal promise does not by itself supply those documented terms.

Daniel: Do not rely on an informal assurance. We should obtain professional advice on the proposed written amendment and how completion would be verified.

final walkthrough

The final walkthrough checks the property's condition and relevant agreed items near closing; it is not automatically a new full technical inspection.

Daniel: This final walkthrough is for the agreed condition and items near closing. A technical concern may still require a qualified professional.

closing credit

A closing credit is an agreed adjustment in the settlement figures, subject to required documentation and applicable constraints.

Daniel: Any proposed closing credit needs proper review, agreement, and treatment in the closing documents.

punch list

A punch list records specific outstanding items for follow-up; listing an item does not establish that it has been resolved.

Daniel: I will maintain that punch list and confirm the response to each before reporting the walkthrough issues closed.

Read the phrases aloud. Then complete the conversation on the following pages using the word bank.

Conversation

The final walkthrough reveals a missing appliance

At a final walkthrough, a buyer finds that a refrigerator listed as included in the signed purchase agreement is missing. Moving boxes remain in the garage. Closing is scheduled for tomorrow. No amendment, credit, possession change, or delay has been agreed.

Complete the numbered gaps. Use each bank entry once; some entries contain several words.

WORD AND PHRASE BANK

written amendment / final walkthrough / closing credit / discrepancy /
possession condition / punch list

- 01 **Iris:** The refrigerator is gone. I remember it being included when we agreed the price.
- 02 **Daniel:** Let us check the signed agreement. Yes, it is listed as included. I will record the
1 _____ with the time and photographs from today's visit.
- 03 **Iris:** Could it simply be in the garage with those boxes? I do not want to accuse the seller before we know.
- 04 **Daniel:** We can ask through the seller's representative. We have confirmed that it is absent from the kitchen, not what happened to it.
- 05 **Iris:** What exactly is the purpose of this walkthrough? Is it another full inspection?
- 06 **Daniel:** This 2 _____ is for the agreed condition and items near closing. A technical concern may still require a qualified professional.
- 07 **Iris:** The garage also has moving boxes. I am supposed to get the property cleared, according to the agreement.
- 08 **Daniel:** I will record those too and confirm the required 3 _____ and timing from the actual terms.
- 09 **Iris:** Can we just deduct the price of a new refrigerator from tomorrow's payment?
- 10 **Daniel:** Not unilaterally. We need a documented resolution through the relevant professionals, including any effect on the closing figures and lender requirements.

Conversation continues on the next page.

The final walkthrough reveals a missing appliance

CONVERSATION / CONTINUED

- 11 **Iris:** My movers are booked. I need to know quickly whether tomorrow is still realistic.
- 12 **Daniel:** I will contact the seller's representative and closing team now. I can commit to an update this afternoon, not guarantee the result.
- 13 **Iris:** If the seller offers a payment instead of returning it, what would we need?
- 14 **Daniel:** Any proposed ⁴ _____ needs proper review, agreement, and treatment in the closing documents.
- 15 **Iris:** And if they say it will be returned after we sign?
- 16 **Daniel:** Do not rely on an informal assurance. We should obtain professional advice on the proposed ⁵ _____ and how completion would be verified.
- 17 **Iris:** I would prefer the included refrigerator back, but I have not authorized a new arrangement yet.
- 18 **Daniel:** I will convey that preference without representing it as acceptance of any proposal or waiver of a right.
- 19 **Iris:** Please keep the appliance and the boxes as separate open items. One could be resolved while the other remains.
- 20 **Daniel:** I will maintain that ⁶ _____ and confirm the response to each before reporting the walkthrough issues closed.

CHECK THE GAPS

1. discrepancy / 2. final walkthrough / 3. possession condition / 4. closing credit / 5. written amendment / 6. punch list

[Why these answers fit, page 173](#)

A verbal promise to remove stored furniture

Furniture remains in a garage that the agreement requires to be cleared. The seller verbally promises removal after closing. The buyer has not accepted a changed arrangement.

Complete the exchange using each phrase once. Read both roles, then switch roles and repeat with the bank covered.

WORD AND PHRASE BANK

amendment / acceptance / item / require

- 01 **Buyer:** Record the furniture as an outstanding walkthrough ¹ _____.
- 02 **Representative:** The verbal promise does not establish an agreed ² _____.
- 03 **Buyer:** Ask the closing professionals what documentation the proposed change would ³ _____.
- 04 **Representative:** I will report the response without treating it as your ⁴ _____.

CHECK THE GAPS

1. item / 2. amendment / 3. require / 4. acceptance

[Why these answers fit, page 173](#)

Keep the distinction audible

Report a condition discrepancy and coordinate a response without promising a remedy.

01 / Answers and explanations

A / Read the situation

A1. Which two issues should Ren clarify before discussing Lena's negotiating limit?

A. Whom the brokerage represents and the duties of that relationship

Lena is about to share sensitive negotiating information, so representation and its duties are the immediate issue. The other pairs concern useful transaction details but do not resolve whom Ren represents.

[Return to the exercise, page 4](#)

A2. What is Lena about to share?

C. Her maximum offer

The sensitive information identified in the briefing is Lena's negotiating limit.

[Return to the exercise, page 4](#)

A3. What should Ren verify before describing the available arrangement?

C. The brokerage's role, local requirements, and applicable documents

Available relationships and their duties depend on actual brokerage circumstances and applicable rules, not those assumptions.

[Return to the exercise, page 4](#)

D / Response choices

D1. Which response best addresses Lena's immediate concern?

C. Let us confirm the brokerage role before you share your maximum offer.

Clarifying the unresolved relationship first protects the discussion from unsupported assumptions about advocacy and confidentiality.

[Return to the exercise, page 8](#)

D2. Which fee statement is accurate?

A. No fee terms are agreed yet; we need to review the actual proposal.

The case supplies no agreed fee or payer commitment, so only the proposed terms can be reviewed.

[Return to the exercise, page 8](#)

01 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: Acting for a buyer under an established relationship. Which term fits?

A. buyer representation

A Correct. buyer representation: Acting for a buyer under an established relationship. The usual combination is "discuss buyer representation".

B Not here. agreement term: The period during which an agreement operates. The usual combination is "confirm the agreement term".

C Not here. transaction broker: A professional facilitating a transaction under a jurisdiction's non-agency framework. The usual combination is "verify the transaction-broker role".

D Not here. conflict of interest: A competing interest that may affect professional judgment or duties. The usual combination is "disclose a conflict of interest".

[Return to the exercise, page 8](#)

D4. Rebuild the exchange from "Before the buyer shares a negotiating limit". Lena: "If your office is connected with the seller, would that mean you can simply represent both of us without changing anything?" Ren: [missing response] Lena: "Can someone in your office confirm the arrangement for this listing? I need to know whom I can speak to before discussing my limit." Which response belongs in the gap?

A. We cannot assume that. dual agency is treated differently across jurisdictions, and any permitted arrangement has conditions and limits that need to be explained before a decision.

A Correct. This is Ren's response in turn 6. It connects Lena's preceding point with Lena's follow-up. Dual agency concerns both-side representation, with availability and conditions depending on applicable law rather than convenience.

B Not here. This line belongs to turn 8, after Lena says: "Can someone in your office confirm the arrangement for this listing? I need to know whom I can speak to before discussing my limit." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 12, after Lena says: "And if I wanted to talk to another agent later, would there be a restriction? I have not agreed to anything exclusive today." It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 10, after Lena says: "When we review the paperwork, I also want to know what work is included. Does the agreement cover the whole search or just this property?" It addresses that point, not the missing turn in the supplied exchange.

[Return to the exercise, page 8](#)

01 / Answers and explanations / continued

E / Conversation

1. agency

Turn 2. Agency identifies the representation relationship and its duties; the current conversation has not yet established it.

2. buyer representation

Turn 4. Buyer representation requires clarity about the actual relationship; providing information alone does not answer whom the professional represents.

3. dual agency

Turn 6. Dual agency concerns both-side representation, with availability and conditions depending on applicable law rather than convenience.

4. managing broker

Turn 8. The managing broker provides relevant supervisory guidance about the brokerage's role and applicable process.

5. service scope

Turn 10. Service scope defines the included work or properties; it must be read from the actual proposed terms.

6. exclusivity

Turn 12. Exclusivity concerns contractual restrictions on using other representatives; none should be assumed accepted in this unresolved discussion.

7. compensation

Turn 14. Compensation is payment for services under agreed terms; the conversation supplies no legally fixed rate or accepted fee.

8. fee obligation

Turn 16. The fee obligation depends on the actual agreement and payment conditions, not an assumed contribution by another party.

9. termination provision

Turn 18. The termination provision addresses ending the agreement; it differs from simply assuming a conversation can cancel all terms.

01 / Answers and explanations / continued

10. informed consent

Turn 20. Informed consent depends on relevant information and understanding; silence or an introductory discussion should not be treated as complete agreement.

[Return to the conversation, page 10](#)

F / Accuracy and scope

F1. Which question separates two issues correctly?

A. Whom do you represent, and what payment obligations would the agreement create?

Representation and compensation are related but distinct questions that require their own facts and terms.

[Return to the exercise, page 13](#)

F2. Which next step fits Ren's role?

B. Obtain the applicable documents and managing-broker guidance.

The briefing authorizes explanation and verification rather than unsupported legal claims or assumed agreement.

[Return to the exercise, page 13](#)

F / Guided speaking

1. term

Seller: I am requesting a shorter agreement term.

Turn 1. The seller's request concerns duration rather than a completed change to the service package.

2. change

Broker: That is a proposed change, not an accepted one.

Turn 2. The briefing says the brokerage has not accepted the requested alteration.

3. unsigned

Seller: The document remains unsigned.

Turn 3. The supplied facts state that no signature has been added to the proposal.

4. agreement

Broker: We should confirm the final terms before recording an agreement.

Turn 4. Discussion and a requested revision do not establish acceptance of the final contractual terms.

[Return to the conversation, page 14](#)

01 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "Before the buyer shares a negotiating limit". Lena: "I also hear different things about commissions. Is there one standard amount that the law makes everyone pay, regardless of the services?" Ren: [missing response] Lena: "If another party offers to contribute, does that automatically mean I have no obligation under an agreement I might sign?" Which response belongs in the gap?

D. Do not assume a fixed universal amount. compensation needs a clear discussion of the proposed terms. We have not agreed a fee, a payment basis, or who would owe it.

A Not here. This line belongs to turn 20, after Lena says: "Please send the proposed terms and confirm your office's role. I will wait to discuss my maximum offer until those questions are answered." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 2, after Lena says: "Before I tell you the highest price I could offer, can you explain whether you represent me, the seller, or both sides of this property?" It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 10, after Lena says: "When we review the paperwork, I also want to know what work is included. Does the agreement cover the whole search or just this property?" It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Ren's response in turn 14. It connects Lena's preceding point with Lena's follow-up. Compensation is payment for services under agreed terms; the conversation supplies no legally fixed rate or accepted fee.

[Return to the exercise, page 14](#)

02 / Answers and explanations

A / Read the situation

A1. What commute basis did Cam specify?

D. Public transport, door to door, arriving for 9 a.m. on weekdays

The briefing supplies transport mode, full-journey scope, destination, and weekday arrival time.

[Return to the exercise, page 15](#)

A2. What does \$450,000 represent here?

B. A proposed asking-price search cap

The amount is a client-defined search filter, while financing qualification and total costs remain unverified.

[Return to the exercise, page 15](#)

A3. Which property requirements are stated?

D. Two bedrooms and a step-free entrance

The supplied needs are two bedrooms and step-free entry; the other features have not been requested.

[Return to the exercise, page 15](#)

D / Response choices

D1. Which question best clarifies neighborhood fit?

B. Which property features and travel needs should guide the search?

The question seeks the client's practical criteria rather than substituting demographic assumptions or an undefined judgment.

[Return to the exercise, page 19](#)

D2. Which journey estimate is comparable with Cam's target?

A. Door-to-door public transport for the stated weekday arrival time

The door-to-door public-transport estimate matches the required route, mode, and arrival time. The alternatives omit or change a required condition.

[Return to the exercise, page 19](#)

02 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: A desired feature that may be negotiable. Which term fits?

D. preference

A Not here. walkability: The practical ease of reaching relevant destinations on foot. The usual combination is "assess walkability using specific routes".

B Not here. utility cost: Expense for services such as electricity, gas, or water. The usual combination is "compare utility costs".

C Not here. purchase budget: The amount available or intended for the purchase on a stated basis. The usual combination is "clarify the purchase budget".

D Correct. preference: A desired feature that may be negotiable. The usual combination is "rank property preferences".

[Return to the exercise, page 19](#)

D4. Rebuild the exchange from "Turning good neighborhood into a usable search".
Cam: "Some listings say ten minutes from the center without explaining how. That would not tell me whether I could reach the clinic at the right time." Imani: [missing response] Cam: "Inside the property, two bedrooms are essential. I also need an entrance without steps, not just a building described as conveniently accessible." Which response belongs in the gap?

A. Correct. We need peak-hour travel information for your stated arrival. Even then, a route estimate is not a guarantee that every service will run at exactly the same speed.

A Correct. This is Imani's response in turn 6. It connects Cam's preceding point with Cam's follow-up. The relevant travel conditions are weekday morning arrival conditions, not an unrelated quiet-period estimate.

B Not here. This line belongs to turn 4, after Cam says: "I need to reach Central Clinic by nine on weekdays. I will use public transport, and I want no more than thirty-five minutes from home to the clinic." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 2, after Cam says: "I want a good neighborhood and a short commute, but I realize that may not tell you which properties to send me." It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 8, after Cam says: "Inside the property, two bedrooms are essential. I also need an entrance without steps, not just a building described as conveniently accessible." It addresses that point, not the missing turn in the supplied exchange.

[Return to the exercise, page 19](#)

E / Conversation

1. search criteria

Turn 2. Search criteria specify the client's practical requirements rather than relying on a universal meaning of good neighborhood.

02 / Answers and explanations / continued

2. door-to-door journey

Turn 4. The full journey includes travel between actual endpoints, not merely the time spent on a train or bus.

3. peak-hour travel

Turn 6. The relevant travel conditions are weekday morning arrival conditions, not an unrelated quiet-period estimate.

4. must-haves

Turn 8. Must-haves are the client's essential requirements; they should not be silently traded away for other attractive features.

5. step-free access

Turn 10. Step-free access must refer to the relevant real route; a general listing label does not establish that route's details.

6. asking-price cap

Turn 12. The asking-price cap filters advertised properties; it is not confirmed financing capacity or a complete affordability assessment.

7. ownership costs

Turn 14. Ownership costs extend beyond the purchase price and may affect the client's practical budget.

8. special assessment

Turn 16. A special assessment can be an additional charge for a particular purpose; regular dues alone may not describe every obligation.

9. trade-off

Turn 18. A trade-off makes competing priorities explicit while leaving the client to decide which compromise, if any, is acceptable.

10. shortlist

Turn 20. The shortlist is a group for closer review, not a guarantee that all property, travel, and financial conditions are already verified.

[Return to the conversation, page 21](#)

02 / Answers and explanations / continued

F / Accuracy and scope

F1. How should an unverified access claim be described?

B. The listing says step-free entry; we need to verify the actual route.

Attribution and verification preserve the distinction between a listing statement and a confirmed property feature.

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F2. Which budget statement is accurate?

C. \$450,000 is a search cap; financing and ownership costs remain open.

The briefing defines a search filter and explicitly leaves financing and total costs unverified.

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F / Guided speaking

1. entrance

Agent: The quoted time starts at the building entrance.

Turn 1. The supplied estimate excludes the route from the upstairs apartment to the building entrance.

2. route

Buyer: My requirement covers the complete route.

Turn 2. The buyer specified the full route from apartment to platform, not just the outdoor segment.

3. match

Agent: The stairs mean this route is not a step-free match.

Turn 3. The upstairs apartment without a lift conflicts with the stated step-free requirement.

4. criteria

Buyer: Keep that requirement in the search criteria.

Turn 4. Retaining the requirement prevents an attractive partial travel estimate from replacing the buyer's actual need.

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02 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "Turning good neighborhood into a usable search".

Cam: "I also do not want to discover later that a property has large recurring charges. The advertised price would not tell the whole story." **Imani:** [missing response] **Cam:** "If a condominium has regular dues, could there also be a separate charge for a particular building project? I would want that checked." **Which response belongs in the gap?**

D. We should collect the relevant ownership costs, including taxes, insurance, and any association charges. Missing amounts should stay marked as unknown rather than be treated as zero.

A Not here. This line belongs to turn 10, after Cam says: "For the entrance, I would want to know which route the description refers to. A rear route may be very different from the main entrance." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 4, after Cam says: "I need to reach Central Clinic by nine on weekdays. I will use public transport, and I want no more than thirty-five minutes from home to the clinic." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 8, after Cam says: "Inside the property, two bedrooms are essential. I also need an entrance without steps, not just a building described as conveniently accessible." It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Imani's response in turn 14. It connects Cam's preceding point with Cam's follow-up. Ownership costs extend beyond the purchase price and may affect the client's practical budget.

[Return to the exercise, page 25](#)

03 / Answers and explanations

A / Read the situation

A1. Which sale matches the stated size and condition most closely?

C. A

A is 1,800 square feet in similar stated condition; B is larger and C required major repairs.

[Return to the exercise, page 28](#)

A2. What is the simple average of the three prices?

C. \$480,000

The prices total \$1,440,000; dividing by three gives \$480,000 before any comparability analysis.

[Return to the exercise, page 28](#)

A3. What remains unverified?

D. Concessions, measurement sources, and other material differences

The briefing explicitly leaves concessions, measurement sources, and other differences unchecked.

[Return to the exercise, page 28](#)

D / Response choices

D1. Which price summary preserves the distinction between arithmetic and valuation?

C. The unadjusted mean is \$480,000; comparability still needs review.

Adding \$470,000, \$540,000, and \$430,000 gives \$1,440,000, or \$480,000 divided by three. No adjustments have been established, and selecting A does not change the arithmetic mean.

[Return to the exercise, page 32](#)

D2. What should happen before assigning an adjustment for B's extra area?

D. Verify comparable measurements and supporting market evidence.

An adjustment needs a defensible basis rather than an arbitrary figure or an assumption of perfect comparability.

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03 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: The reported amount paid in a completed transaction. Which term fits?

C. sale price

A Not here. months of supply: Inventory divided by a defined monthly sales pace. The usual combination is "calculate months of supply".

B Not here. living area: Space included under a stated residential measurement definition. The usual combination is "verify the living-area basis".

C Correct. sale price: The reported amount paid in a completed transaction. The usual combination is "verify the sale price".

D Not here. listing status: The current recorded stage of a property listing. The usual combination is "confirm the listing status".

[Return to the exercise, page 32](#)

D4. Rebuild the exchange from "Three sale prices do not make three equal comparables". Rosa: "And C sold for forty-three thousand less than A?" Dev: [missing response] Rosa: "Then could we add forty thousand to C and say that is what the repairs were worth?" Which response belongs in the gap?

B. Forty thousand less: four hundred thirty versus four hundred seventy thousand. C needed major repairs; your subject property is described as being in good condition.

A Not here. This line belongs to turn 4, after Rosa says: "All three are nearby and closed within ninety days. What makes one more useful than another?" It addresses that point, not the missing turn in the supplied exchange.

B Correct. This is Dev's response in turn 6. It connects Rosa's preceding point with Rosa's follow-up. The subject property is Rosa's home; the comparison should be made against its verified characteristics.

C Not here. This line belongs to turn 2, after Rosa says: "I added the three sale prices and divided by three: four hundred eighty thousand. Can we use that as my home's value?" It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 14, after Rosa says: "Would dividing each price by its area make the comparison fairer?" It addresses that point, not the missing turn in the supplied exchange.

[Return to the exercise, page 32](#)

E / Conversation

1. comparative market analysis

Turn 2. A comparative market analysis evaluates relevant differences and terms rather than treating the simple mean as a proven value.

03 / Answers and explanations / continued

2. comparable sale

Turn 4. A comparable sale needs relevant similarity and verified context; being nearby and recent does not make every property equivalent.

3. subject property

Turn 6. The subject property is Rosa's home; the comparison should be made against its verified characteristics.

4. adjustment

Turn 8. An adjustment should account for a difference using evidence; the case supplies no justified dollar amount for area or repairs.

5. concession

Turn 10. A concession can change transaction economics, so the headline sale price may not describe every material term.

6. measurement source

Turn 12. Measurement source identifies the origin and basis of area figures, which must be checked for a meaningful comparison.

7. price per square foot

Turn 14. Price per square foot is a ratio, not a complete valuation method that removes property and measurement differences.

8. list price

Turn 16. The list price is an asking amount chosen for marketing; it is not established by the mean or guaranteed as a sale outcome.

9. pricing range

Turn 18. A pricing range supports a marketing discussion; it is not a guarantee of an appraiser's conclusion or buyer's offer.

10. listing status

Turn 20. Listing status distinguishes completed evidence from active or pending listings, preventing different stages from being mixed without explanation.

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03 / Answers and explanations / continued

F / Accuracy and scope

F1. Which wording distinguishes asking from sold prices?

C. The seller may choose a list price, but the supplied records are closed sale prices.

Asking amounts, pending terms, and completed transactions describe different states and evidence.

[Return to the exercise, page 36](#)

F2. Which summary preserves the condition issue?

A. C's major repairs may affect comparability and require investigation.

The known condition difference matters, but the case supplies no isolated repair-cost estimate or causal price adjustment.

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F / Guided speaking

1. list

Agent: The \$520,000 figure is the list price.

Turn 1. The supplied number is the advertised amount, not a reported completed-sale amount.

2. pending

Seller: The transaction is currently pending.

Turn 2. Pending is the stated status, so completion has not been established.

3. unreported

Agent: The final sale price remains unreported.

Turn 3. The case explicitly says the final sale price has not been reported.

4. label

Seller: We need to correct that comparison label.

Turn 4. The presentation incorrectly labels an asking price as a confirmed closed-sale price.

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03 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "Three sale prices do not make three equal comparables". Rosa: "Would dividing each price by its area make the comparison fairer?" Dev: [missing response] Rosa: "I still need an asking figure. Buyers will not accept a page of uncertainties instead of a number." Which response belongs in the gap?

C. price per square foot can help, but it does not correct inconsistent measurements or different conditions. A tidy ratio can still conceal a poor comparison.

A Not here. This line belongs to turn 2, after Rosa says: "I added the three sale prices and divided by three: four hundred eighty thousand. Can we use that as my home's value?" It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 6, after Rosa says: "And C sold for forty-three thousand less than A?" It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Dev's response in turn 14. It connects Rosa's preceding point with Rosa's follow-up. Price per square foot is a ratio, not a complete valuation method that removes property and measurement differences.

D Not here. This line belongs to turn 4, after Rosa says: "All three are nearby and closed within ninety days. What makes one more useful than another?" It addresses that point, not the missing turn in the supplied exchange.

[Return to the exercise, page 37](#)

04 / Answers and explanations

A / Read the situation

A1. Which draft wording creates the central concern?

C. Perfect for couples without children

The household preference describes favored occupants rather than the supplied property features and requires correction.

[Return to the exercise, page 38](#)

A2. Which facts are verified in the case?

A. Two bedrooms, a fenced patio, and the park distance

Only the room count, patio feature, and park distance are supplied as verified property facts.

[Return to the exercise, page 38](#)

A3. What is the required viewing approach?

B. Consistent property information and booking process, with appropriate handling of access requests

The briefing requires consistent service and routing access-related requests, not invented restrictions or intrusive assumptions.

[Return to the exercise, page 38](#)

D / Response choices

D1. Which revision best uses the supplied facts?

B. Two bedrooms, a fenced patio, and a park 0.4 miles away.

The bedroom, patio, and distance description uses verified property facts instead of a household preference or an unverified access claim.

[Return to the exercise, page 42](#)

D2. Which reply handles an access question appropriately?

A. Tell me which route or arrangement to check, and I will route the request.

The reply seeks practical details and appropriate handling without making unsupported assumptions or demanding irrelevant information.

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04 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: Directing housing choices on a prohibited discriminatory basis. Which term fits?

C. steering

A Not here. virtual tour: A digital presentation allowing a remote view of a property. The usual combination is "offer the approved virtual tour".

B Not here. reasonable accommodation: A disability-related change to a rule, policy, practice, or service where required. The usual combination is "route a reasonable-accommodation request".

C Correct. steering: Directing housing choices on a prohibited discriminatory basis. The usual combination is "avoid discriminatory steering".

D Not here. booking process: The steps used to arrange a visit. The usual combination is "apply a consistent booking process".

[Return to the exercise, page 42](#)

D4. Rebuild the exchange from "Describe the home, not the preferred household". Fern: "The seller says that phrase was meant as a compliment to the home. How would you explain why we still need to change it?" Malik: [missing response] Fern: "What about visitors who ask whether the home would suit their family? I can describe the rooms, but I should not make that decision for them." Which response belongs in the gap?

D. Focus on the effect of the advertising copy. Readers could understand a preference about who should live there. A factual revision keeps the property appealing while removing that message.

A Not here. This line belongs to turn 14, after Fern says: "Does consistent treatment mean offering exactly the same viewing arrangement even when someone asks for a disability-related change?" It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 10, after Fern says: "We have the room count but not the bedroom dimensions. I would rather be clear about that than promise that everyone's furniture will fit." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 16, after Fern says: "I will give the team the current property sheet and a contact for unresolved access questions. We should also confirm how appointments are recorded." It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Malik's response in turn 6. It connects Fern's preceding point with Fern's follow-up. Advertising copy communicates to potential buyers; the message it conveys matters even if the writer describes a different intention.

[Return to the exercise, page 42](#)

04 / Answers and explanations / continued

E / Conversation

1. discriminatory preference

Turn 2. The wording favors a household without children rather than describing the property, creating a familial-status concern.

2. objective feature

Turn 4. An objective feature describes something about the property that can be checked, rather than a favored type of occupant.

3. advertising copy

Turn 6. Advertising copy communicates to potential buyers; the message it conveys matters even if the writer describes a different intention.

4. steering

Turn 8. Steering directs housing choices on an improper discriminatory basis; visitors should assess objective facts against their own needs.

5. disclosure packet

Turn 10. The shared property-information packet should preserve what is known and what still needs verification, rather than create unsupported assurances.

6. access request

Turn 12. An access request needs practical route or arrangement information; the case does not establish that the route is already suitable.

7. reasonable accommodation

Turn 14. A reasonable-accommodation request concerns a disability-related change to a rule or service and should receive appropriate handling under applicable requirements.

8. booking process

Turn 16. The booking process should be applied consistently rather than altered because of assumptions about a visitor's household.

9. showing feedback

Turn 18. Showing feedback should capture property-related observations and questions, not invented judgments about a visitor's personal suitability.

04 / Answers and explanations / continued

10. complaint route

Turn 20. The complaint route gives visitors and staff a defined way to raise concerns about service or treatment.

[Return to the conversation, page 44](#)

F / Accuracy and scope

F1. Which revised listing adds no unsupported feature or household preference?

A. Two bedrooms, a fenced patio, and a park 0.4 miles away.

Only the bedroom count, patio, and park distance are verified. Spaciousness, doorway clearances, and step-free access need evidence; the child-free description retains the household preference.

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F2. Which conduct violates the supplied service approach?

B. Claiming different availability because of a visitor's perceived household type

The briefing requires consistent availability information and booking processes rather than demographic assumptions.

[Return to the exercise, page 48](#)

F / Guided speaking

1. verified

Host: The doorway width is not yet verified.

Turn 1. A photograph does not supply the accurate measurement requested in the case.

2. measurement

Visitor: Please obtain the actual measurement.

Turn 2. The visitor needs a dimension rather than a general impression from an image.

3. contact

Host: I will ask the property contact to check it.

Turn 3. The briefing identifies the property contact as the route for obtaining the dimension.

4. needs

Visitor: Then I can assess it against my access needs.

Turn 4. The verified information lets the visitor evaluate practical fit without the host guessing suitability.

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04 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "Describe the home, not the preferred household".

Fern: "Does consistent treatment mean offering exactly the same viewing arrangement even when someone asks for a disability-related change?" Malik: [missing response] Fern: "I will give the team the current property sheet and a contact for unresolved access questions. We should also confirm how appointments are recorded." Which response belongs in the gap?

C. No. A reasonable accommodation request needs appropriate handling under the relevant process. Consistency is not a reason to ignore it or decide casually that no adjustment can be made.

A Not here. This line belongs to turn 10, after Fern says: "We have the room count but not the bedroom dimensions. I would rather be clear about that than promise that everyone's furniture will fit." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 6, after Fern says: "The seller says that phrase was meant as a compliment to the home. How would you explain why we still need to change it?" It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Malik's response in turn 14. It connects Fern's preceding point with Fern's follow-up. A reasonable-accommodation request concerns a disability-related change to a rule or service and should receive appropriate handling under applicable requirements.

D Not here. This line belongs to turn 16, after Fern says: "I will give the team the current property sheet and a contact for unresolved access questions. We should also confirm how appointments are recorded." It addresses that point, not the missing turn in the supplied exchange.

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05 / Answers and explanations

A / Read the situation

A1. What timing mismatch is stated?

B. A 30-day proposed close versus a provisional 35-45-day lender estimate

The buyer's proposed date is earlier than the lender's provisional range, and neither establishes final financing approval.

[Return to the exercise, page 53](#)

A2. What is the current offer status?

C. Not submitted or accepted

The briefing explicitly says no offer has been submitted or accepted.

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A3. What has Tomas not authorized?

D. Removing any protection

The case permits discussion but contains no instruction to remove protections.

[Return to the exercise, page 53](#)

D / Response choices

D1. Which sentence handles the timing accurately?

C. We need to resolve the gap between the proposed 30 days and the lender's provisional 35-45 days.

The sentence retains both actual timeframes and their status without inventing approval or agreement.

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D2. Which statement about the deposit is appropriate?

D. We need the exact contract terms before explaining when the deposit could be returned.

The deposit's treatment depends on the agreement, applicable rules, and facts rather than its label or amount alone.

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05 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: The point when an offer ceases to remain open under its terms. Which term fits?

B. offer expiration

A Not here. default: Failure to meet a contractual obligation as defined by the agreement and law. The usual combination is "obtain advice about default".

B Correct. offer expiration: The point when an offer ceases to remain open under its terms. The usual combination is "verify the offer expiration".

C Not here. addendum: Additional document or terms incorporated into an agreement. The usual combination is "review the addendum".

D Not here. inspection contingency: A contract condition addressing inspection and related rights. The usual combination is "review the inspection contingency".

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D4. Rebuild the exchange from "A thirty-day offer with an unconfirmed loan timeline". Tomas: "I have not asked you to remove financing protection. I just want to understand how the dates and conditions affect the proposal." Elise: [missing response] Tomas: "What does the eight-thousand-dollar deposit mean for me if the financing does not work out? I have heard that it is always refundable." Which response belongs in the gap?

D. Understood. Discussing a waiver is not an instruction to make one. We should explain the consequences and obtain the appropriate review before you decide about any change.

A Not here. This line belongs to turn 8, after Tomas says: "What does the eight-thousand-dollar deposit mean for me if the financing does not work out? I have heard that it is always refundable." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 14, after Tomas says: "And if the seller sends back a different price or date, I should not assume that means our original proposal has been accepted." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 10, after Tomas says: "Show me the dates and notice steps as well as the protection itself. I do not want to miss a deadline because I only read the heading." It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Elise's response in turn 6. It connects Tomas's preceding point with Tomas's follow-up. A waiver gives up a right or condition; discussing competitiveness does not authorize the agent to remove protections.

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E / Conversation

1. closing date

Turn 2. The proposed closing date is earlier than the lender's provisional processing range and is not yet an agreed or assured date.

05 / Answers and explanations / continued

2. financing contingency

Turn 4. The financing contingency has specific contractual conditions and actions; it cannot turn an unconfirmed timeline into guaranteed financing.

3. waiver

Turn 6. A waiver gives up a right or condition; discussing competitiveness does not authorize the agent to remove protections.

4. earnest money

Turn 8. Earnest money is governed by the agreement and applicable requirements; the label does not guarantee automatic return.

5. contingency deadline

Turn 10. A contingency deadline governs timely exercise or satisfaction of a condition; its consequences depend on the actual contract.

6. extension request

Turn 12. An extension request proposes a new deadline; it does not change the existing agreement without the required acceptance.

7. counteroffer

Turn 14. A counteroffer proposes different terms and requires review; it should not be reported as acceptance of the unchanged original offer.

8. deposit holder

Turn 16. The deposit holder is the person or entity authorized to hold the funds; the case has not yet established that arrangement.

9. possession date

Turn 18. Possession is governed by the agreement and need not be identical to closing or to an unaccepted proposed date.

10. authorized instruction

Turn 20. An authorized instruction identifies the buyer's actual decision; it is distinct from this preliminary exploration of options.

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05 / Answers and explanations / continued

F / Accuracy and scope

F1. What should Elise do before removing a protection?

A. Obtain informed client instruction and the necessary review of consequences.

The case contains no authorization to remove protections; urgency is not a substitute for an informed decision.

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F2. The buyer has requested more time, but no acceptance is supplied. Which update is accurate?

C. The extension is requested; agreement to change the deadline is unconfirmed.

Delivery of a request proves neither acceptance nor suspension of a deadline. A lender's processing estimate also cannot by itself amend the parties' terms.

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F / Guided speaking

1. Monday

Agent: The proposed new deadline is Monday.

Turn 1. Monday is the requested date, not an already accepted contractual change.

2. Friday

Buyer: The existing stated deadline remains Friday at 5 p.m.

Turn 2. No accepted change is supplied, so the original stated deadline must not be treated as replaced.

3. agreement

Agent: We need confirmation of the required agreement.

Turn 3. The request alone does not establish that the other party has accepted the alteration.

4. approved

Buyer: Do not describe the extension as approved.

Turn 4. The case supplies no approval, so that label would invent a completed decision.

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05 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "A thirty-day offer with an unconfirmed loan timeline".

Tomas: "And if the seller sends back a different price or date, I should not assume that means our original proposal has been accepted." **Elise:** [missing response]

Tomas: "I also want to know who would hold the deposit and what instructions I should rely on if the offer moves forward." Which response belongs in the gap?

A. Correct. A counteroffer needs a fresh review of the actual terms and their legal effect. We should identify the differences clearly so you can make an informed decision.

A Correct. This is Elise's response in turn 14. It connects Tomas's preceding point with Tomas's follow-up. A counteroffer proposes different terms and requires review; it should not be reported as acceptance of the unchanged original offer.

B Not here. This line belongs to turn 10, after Tomas says: "Show me the dates and notice steps as well as the protection itself. I do not want to miss a deadline because I only read the heading." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 16, after Tomas says: "I also want to know who would hold the deposit and what instructions I should rely on if the offer moves forward." It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 18, after Tomas says: "The possession date matters as well because I need to arrange a move. I should not book everything just from the proposed closing line." It addresses that point, not the missing turn in the supplied exchange.

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06 / Answers and explanations

A / Read the situation

A1. What does the report establish in this case?

B. Staining was observed and specialist evaluation was recommended

The report states an observation and recommendation, not a cause, repair specification, or contractual agreement.

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A2. How does the seller's disclosure describe prior water intrusion?

A. Unknown

Unknown records an unresolved fact; it is not proof of absence, repair, or an agreed concession.

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A3. Which next step is supported?

A. Arrange qualified evaluation and review the contractual response requirements

The case needs technical evaluation and contract review before a diagnosis, cost, or obligation can be asserted.

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D / Response choices

D1. Which handover to the specialist preserves exactly what the report establishes?

D. Basement staining observed; cause and repair scope not established.

The report documents staining and recommends further evaluation. It supplies no cause, repair history, active plumbing diagnosis, or warranty finding.

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D2. How should the unknown disclosure response be interpreted?

B. The relevant history is not established by that answer.

Unknown does not establish either absence, completed repair, compliance, or a contractual concession.

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06 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: A component available for inspection under the stated access limits. Which term fits?

A. accessible component

A Correct. accessible component: A component available for inspection under the stated access limits. The usual combination is "identify accessible components".

B Not here. permit: Official authorization for work where required. The usual combination is "verify permit requirements".

C Not here. due diligence: The investigation and review undertaken before a transaction decision. The usual combination is "track due-diligence items".

D Not here. moisture intrusion: Entry of water or moisture into a building area. The usual combination is "investigate moisture intrusion".

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D4. Rebuild the exchange from "An inspection finding is not a repair diagnosis".

Nina: "I noticed that the seller marked previous water intrusion as unknown. Is that effectively the same as saying there has never been a problem?" **Omar:** [missing response] **Nina:** "Who should look at this next, and can you help arrange it? I need to know what to do before the response deadline." **Which response belongs in the gap?**

C. No. The seller disclosure leaves that history unresolved. We should preserve the word unknown instead of paraphrasing it as a confident no.

A Not here. This line belongs to turn 4, after Nina says: "The inspector recommends a moisture specialist. I was hoping the general inspection would answer every question before I had to contact anyone else." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 18, after Nina says: "If the seller eventually agrees to work, how would I know that the agreed scope was actually completed before relying on it?" It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Omar's response in turn 6. It connects Nina's preceding point with Nina's follow-up. The seller disclosure records an unknown history here, not a verified statement that water intrusion never occurred.

D Not here. This line belongs to turn 12, after Nina says: "If work is needed, I would also want the proposal to say exactly what is included. A single unexplained number would not be enough." It addresses that point, not the missing turn in the supplied exchange.

[Return to the exercise, page 68](#)

E / Conversation

1. visual observation

Turn 2. The observation identifies visible staining; it does not establish the underlying cause or the work needed to address it.

06 / Answers and explanations / continued

2. inspection scope

Turn 4. Inspection scope identifies what the inspection covers and its limits; a general report need not resolve every specialist question.

3. seller disclosure

Turn 6. The seller disclosure records an unknown history here, not a verified statement that water intrusion never occurred.

4. specialist referral

Turn 8. A specialist referral connects the buyer with appropriate expertise; it does not itself establish a diagnosis or confirmed appointment.

5. root cause

Turn 10. The root cause is the underlying source of the problem, which the present inspection has not identified.

6. repair scope

Turn 12. Repair scope defines the actual work being priced; without it, a cost figure may refer to a different or incomplete service.

7. repair request

Turn 14. A repair request proposes work for negotiation; the seller has not yet accepted any repair obligation in the case.

8. due diligence

Turn 16. Due diligence includes the investigation and contractual review; continuing an evaluation does not itself alter a contractual deadline.

9. reinspection

Turn 18. A reinspection can assess specified completed work or conditions; it is distinct from merely receiving a contractor's promise.

10. repair credit

Turn 20. A repair credit is a negotiated allowance; the current report does not establish its amount or the seller's acceptance.

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06 / Answers and explanations / continued

F / Accuracy and scope

F1. Which statement about seller payment is appropriate?

A. We need the actual contract and any negotiated agreement before asserting an obligation.

The case supplies no agreement or established obligation, so the contractual question requires review.

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F2. Which update correctly distinguishes progress?

A. The referral is underway; the appointment and repair scope remain unconfirmed.

The update reports only the actual referral step and leaves unfinished arrangements and terms open.

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F / Guided speaking

1. assessment

Buyer: The \$250 is for the assessment.

Turn 1. The supplied quotation prices an evaluation visit rather than repair work.

2. repairs

Agent: It excludes repairs.

Turn 2. The quotation expressly excludes repairs, so they must not be described as included.

3. confirmation

Buyer: The appointment still needs confirmation.

Turn 3. The visit has not been booked, so the quotation is not evidence of a confirmed appointment.

4. scope

Agent: A repair price will need a defined scope.

Turn 4. A meaningful repair price requires specified work, which has not yet been supplied.

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06 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "Could we ask the seller to handle the work? I do not want your answer to imply that they have already accepted responsibility." Omar: [missing response] Nina: "Timing worries me. If arranging the specialist takes longer than expected, does that automatically extend the inspection-response deadline?" Which response belongs in the gap?

D. We can discuss a repair request after the relevant review. A request is not a repair agreement, and the actual contract and applicable rules determine the available process.

A Not here. This line belongs to turn 8, after Nina says: "Who should look at this next, and can you help arrange it? I need to know what to do before the response deadline." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 2, after Nina says: "The report shows staining on the basement wall. Can we assume it only needs paint, or does the photograph tell you what caused it?" It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 18, after Nina says: "If the seller eventually agrees to work, how would I know that the agreed scope was actually completed before relying on it?" It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Omar's response in turn 14. It connects Nina's preceding point with Nina's follow-up. A repair request proposes work for negotiation; the seller has not yet accepted any repair obligation in the case.

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07 / Answers and explanations

A / Read the situation

A1. What does the checklist confirm?

D. The appraisal has been received

The checklist records receipt of the appraisal only; the other milestones remain unresolved.

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A2. Who owns the investigation into the recorded prior lien?

B. The title professional

The title professional investigates the recorded claim. The appraiser addresses value, the coordinator tracks updates, and the underwriter assesses the loan; those roles do not replace this assigned title investigation.

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A3. What is the status of the \$25,000 figure?

C. A draft cash-to-close calculation

The amount is explicitly a draft settlement calculation, not a confirmed instruction or other transaction value.

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D / Response choices

D1. Which closing update is accurate?

D. The appraisal is received, while title and final lender approval remain open.

The statement reports the completed receipt milestone and preserves the two separate unresolved approval issues.

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D2. Who should explain the unresolved lien record?

B. The title professional handling the investigation

The briefing assigns the record investigation to the title professional; the coordinator should relay verified information.

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07 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: Approval subject to specified outstanding conditions. Which term fits?

A. conditional approval

A Correct. conditional approval: Approval subject to specified outstanding conditions. The usual combination is "review conditional approval".

B Not here. Closing Disclosure: A US form detailing terms and costs for covered mortgage transactions. The usual combination is "review the Closing Disclosure".

C Not here. debt-to-income ratio: Debt payments divided by qualifying income under a lender's method. The usual combination is "explain the debt-to-income basis".

D Not here. title commitment: A statement of terms and requirements for issuing title insurance. The usual combination is "review the title commitment".

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D4. Rebuild the exchange from "Appraisal received does not mean clear to close".
Aria: "Does the fact that the loan may have been paid off mean we can ignore the entry in the records?" **Samir:** [missing response] **Aria:** "We sent the lender everything they requested. What confirmation should I look for now, and who will tell me if something is still missing?" Which response belongs in the gap?

C. We need the title professional's explanation and verification of the lien release. I should not declare the record resolved from an assumption about what happened to the old loan.

A Not here. This line belongs to turn 12, after Aria says: "The settlement draft shows twenty-five thousand dollars. Is that what I should transfer now, or is it still a working figure?" It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 14, after Aria says: "I would like to see why that figure differs from my down payment. There may be charges, credits, or deposits that I have not connected." It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Samir's response in turn 6. It connects Aria's preceding point with Aria's follow-up. A lien release addresses the recorded claim; an assumption about past payment is not confirmation that the required release is established.

D Not here. This line belongs to turn 2, after Aria says: "The checklist says appraisal received. Does that mean everything is ready to close and I can treat the remaining steps as routine?" It addresses that point, not the missing turn in the supplied exchange.

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E / Conversation

1. appraisal

Turn 2. The appraisal is a value-related document; receiving it does not establish that all title and lending conditions are complete.

07 / Answers and explanations / continued

2. lien

Turn 4. The recorded lien is the identified title matter; its presence requires review rather than an unsupported assumption that it is cleared.

3. lien release

Turn 6. A lien release addresses the recorded claim; an assumption about past payment is not confirmation that the required release is established.

4. underwriting

Turn 8. Underwriting is the lender's assessment process; submitted documents do not themselves prove that its conditions are satisfied.

5. clear to close

Turn 10. Clear to close is a lender status within its process; it should not be used as a universal substitute for every transaction confirmation.

6. cash to close

Turn 12. Cash to close is the amount due under a settlement calculation; a draft amount is not yet a verified instruction to pay.

7. settlement statement

Turn 14. The settlement statement itemizes funds and charges, helping distinguish cash due from one component such as the down payment.

8. escrow

Turn 16. Escrow can refer to transaction holding or a mortgage account for certain ongoing costs; the surrounding document determines the meaning.

9. disbursement

Turn 18. Disbursement is the release of funds, a distinct status that should be confirmed rather than inferred from signatures alone.

10. recording

Turn 20. Recording is entry into the public records, with status and timing requiring the appropriate professional's confirmation.

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07 / Answers and explanations / continued

F / Accuracy and scope

F1. Which statement properly limits the \$25,000 amount?

B. It is a draft calculation; final figures and payment instructions need verification.

The draft status prevents treating the figure as final or drawing unsupported conclusions about other amounts.

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F2. Which question distinguishes escrow uses?

D. Are we discussing transaction funds held pending conditions or the mortgage account for ongoing costs?

Escrow can name different arrangements, so the context must be identified before explaining its function.

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F / Guided speaking

1. unverified

Buyer: The account change is currently unverified.

Turn 1. The unexpected message has not been confirmed through the established closing contact.

2. transfer

Coordinator: Pause the transfer while it is checked.

Turn 2. No payment should be treated as ready solely on the basis of the unconfirmed account change.

3. number

Buyer: I will use the previously verified contact number.

Turn 3. The supplied trusted number avoids relying on new contact details inside the suspicious message.

4. professional

Coordinator: Obtain confirmation from the responsible closing professional.

Turn 4. The closing professional is the appropriate source for verifying the instruction, not the unconfirmed email alone.

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07 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "Appraisal received does not mean clear to close".

Aria: "I would like to see why that figure differs from my down payment. There may be charges, credits, or deposits that I have not connected." Samir: [missing response] Aria: "The documents also mention escrow in more than one place. Is the money held for this transaction the same as the account for taxes and insurance?" Which response belongs in the gap?

C. We can review the settlement statement with the closing professional. They can explain the actual components and any changes rather than have us guess which line creates the difference.

A Not here. This line belongs to turn 12, after Aria says: "The settlement draft shows twenty-five thousand dollars. Is that what I should transfer now, or is it still a working figure?" It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 2, after Aria says: "The checklist says appraisal received. Does that mean everything is ready to close and I can treat the remaining steps as routine?" It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Samir's response in turn 14. It connects Aria's preceding point with Aria's follow-up. The settlement statement itemizes funds and charges, helping distinguish cash due from one component such as the down payment.

D Not here. This line belongs to turn 6, after Aria says: "Does the fact that the loan may have been paid off mean we can ignore the entry in the records?" It addresses that point, not the missing turn in the supplied exchange.

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08 / Answers and explanations

A / Read the situation

A1. What has actually been completed?

D. Both reports have been logged

The briefing confirms logging only; appointment, repair, and financial remedy remain unconfirmed.

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A2. What can Asha commit to by 2 p.m.?

C. A status update

The authorized commitment is communication of status, not those unresolved operational or financial outcomes.

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A3. What needs checking now?

B. Current conditions and the appropriate response urgency

The case says current conditions need checking, which informs urgency without authorizing diagnosis or bypassing entry rules.

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D / Response choices

D1. Which response combines empathy with accurate ownership?

C. You reported this twice without an update; I own the follow-up and will update you by 2 p.m.

The response acknowledges the specific failure and makes the authorized communication commitment without inventing an outcome.

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D2. Which status pair accurately describes the maintenance case?

D. Reports logged; contractor attendance unconfirmed

Logging and follow-up ownership are confirmed, but the contractor has not replied. That is not acceptance of a visit, repair authorization, or an access agreement.

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08 / Answers and explanations / continued

D3. A colleague needs the term for this meaning: Money held under lease and legal terms for specified obligations. Which term fits?

C. security deposit

A Not here. triage: Initial assessment of urgency and appropriate response. The usual combination is "triage the maintenance report".

B Not here. break clause: A provision allowing a lease to end early under stated conditions. The usual combination is "check the break clause".

C Correct. security deposit: Money held under lease and legal terms for specified obligations. The usual combination is "account for the security deposit".

D Not here. vendor: A supplier or contractor providing a service. The usual combination is "follow up with the vendor".

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D4. Rebuild the exchange from "The leak is logged, but the tenant needs an update". Leo: "I need an appointment, not another reference number. Can you tell me when the contractor is coming?" Asha: [missing response] Leo: "Please do not start the whole process again. Someone needs to know that I reported this two days ago." Which response belongs in the gap?

C. I cannot confirm an attendance window yet. The contractor has not replied. I will escalate that unanswered request with the property team now.

A Not here. This line belongs to turn 2, after Leo says: "This is my second call about water under the kitchen sink. Monday's report got a reference number. This morning's got another one." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 8, after Leo says: "Please do not start the whole process again. Someone needs to know that I reported this two days ago." It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Asha's response in turn 6. It connects Leo's preceding point with Leo's follow-up. An attendance window is a confirmed expected arrival period; none has been supplied by the contractor yet.

D Not here. This line belongs to turn 4, after Leo says: "Yes. I have not reported immediate danger, but I do not know what is causing it. Has anyone agreed to come?" It addresses that point, not the missing turn in the supplied exchange.

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E / Conversation

1. service requests

Turn 2. Service requests record the tenant's reports; their existence does not mean attendance or repair has been arranged.

08 / Answers and explanations / continued

2. active leak

Turn 4. An active leak describes the current continuing condition; it affects urgency without establishing the technical cause.

3. attendance window

Turn 6. An attendance window is a confirmed expected arrival period; none has been supplied by the contractor yet.

4. work order

Turn 8. The work order should preserve the linked reports, current condition, and responsible owner rather than treat the second report as unrelated.

5. service recovery

Turn 10. Service recovery addresses the missed communication with an owned next step; it does not create a guaranteed repair result.

6. access arrangement

Turn 12. Access arrangements must follow the applicable requirements and practical agreement; the report does not authorize unrestricted entry.

7. repair authorization

Turn 14. Repair authorization defines approval for specified work; contacting a contractor does not automatically approve every possible additional task.

8. completion record

Turn 16. A completion record supports the actual work status; a phone call or reference number alone is not proof of repair.

9. rent adjustment

Turn 18. A rent adjustment requires the applicable authority, agreement, or legal basis; no approval exists in this case.

10. triage

Turn 20. Triage assesses urgency and response as conditions develop; it should continue alongside scheduling and communication.

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08 / Answers and explanations / continued

F / Accuracy and scope

F1. What should happen before treating the request as completed?

B. Verify the actual work and record the resulting status.

Completion requires evidence of the relevant work, not merely a communication or an absence of further messages.

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F2. Which statement keeps the rent question within scope?

D. The requested adjustment needs the applicable review and is not approved yet.

The supplied facts establish no authorized adjustment, and actual rights require the relevant lease and law.

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F / Guided speaking

1. rent

Tenant: The \$2,000 is the monthly base rent.

Turn 1. The proposal identifies that amount as base rent, not the entire occupancy cost.

2. charge

Agent: Common-area maintenance is an additional charge.

Turn 2. The proposal adds a defined share of maintenance rather than including it in the base amount.

3. details

Tenant: We still need the allocation details.

Turn 3. The method for determining the tenant's share is explicitly missing from the supplied information.

4. total

Agent: Do not present \$2,000 as the complete monthly total.

Turn 4. An additional, unquantified charge prevents the base rent from being described as the full monthly amount.

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08 / Answers and explanations / continued

F / Rebuild the exchange

1. Rebuild the exchange from "The leak is logged, but the tenant needs an update".
Leo: "What happens if the contractor finds work that needs the owner's approval? I do not want another unexplained delay." Asha: [missing response] Leo: "And will this ticket disappear once you send another message? That is what this process has felt like so far." Which response belongs in the gap?

C. I will identify who handles the repair authorization and track the response. The assessment will establish what work is proposed; I cannot approve an unknown scope now.

A Not here. This line belongs to turn 4, after Leo says: "Yes. I have not reported immediate danger, but I do not know what is causing it. Has anyone agreed to come?" It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 16, after Leo says: "And will this ticket disappear once you send another message? That is what this process has felt like so far." It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Asha's response in turn 14. It connects Leo's preceding point with Leo's follow-up. Repair authorization defines approval for specified work; contacting a contractor does not automatically approve every possible additional task.

D Not here. This line belongs to turn 18, after Leo says: "I also want to ask about a rent credit. Please tell me where that request goes." It addresses that point, not the missing turn in the supplied exchange.

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Review 1 / Explanations

Cumulative review

1. A colleague needs the term for this meaning: A duty of loyalty or care arising in a relationship under applicable law. Which term fits?

C. fiduciary duty

A Not here. exclusivity: A contractual restriction on using other representatives within a stated scope. The usual combination is "clarify the exclusivity term".

B Not here. non-agency relationship: A permitted service relationship without an agency role. The usual combination is "clarify a non-agency relationship".

C Correct. fiduciary duty: A duty of loyalty or care arising in a relationship under applicable law. The usual combination is "explain applicable fiduciary duties".

D Not here. informed consent: Agreement based on relevant information and understanding. The usual combination is "obtain required informed consent".

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2. A colleague needs the term for this meaning: Travel during a period of high demand. Which term fits?

A. peak-hour travel

A Correct. peak-hour travel: Travel during a period of high demand. The usual combination is "check peak-hour travel".

B Not here. floor plan: A drawing showing a property's layout. The usual combination is "review the floor plan".

C Not here. special assessment: An additional charge for a particular association or public purpose. The usual combination is "ask about special assessments".

D Not here. needs analysis: A structured clarification of a client's requirements and priorities. The usual combination is "conduct a needs analysis".

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Review 1 / Explanations / continued

3. Rebuild the exchange from "Before the buyer shares a negotiating limit". Lena: "When we review the paperwork, I also want to know what work is included. Does the agreement cover the whole search or just this property?" Ren: [missing response] Lena: "And if I wanted to talk to another agent later, would there be a restriction? I have not agreed to anything exclusive today." Which response belongs in the gap?

A. The service scope should answer that, along with any limits. We need to read the proposed terms rather than assume every conversation creates the same package of services.

A Correct. This is Ren's response in turn 10. It connects Lena's preceding point with Lena's follow-up. Service scope defines the included work or properties; it must be read from the actual proposed terms.

B Not here. This line belongs to turn 2, after Lena says: "Before I tell you the highest price I could offer, can you explain whether you represent me, the seller, or both sides of this property?" It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 18, after Lena says: "I would like time to read the terms, including when the agreement ends and what would happen if I wanted to stop working together." It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 6, after Lena says: "If your office is connected with the seller, would that mean you can simply represent both of us without changing anything?" It addresses that point, not the missing turn in the supplied exchange.

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Review 1 / Explanations / continued

4. Rebuild the exchange from "Turning good neighborhood into a usable search".

Cam: "I might accept less space for a shorter journey. Can the comparison show both, rather than rank a larger home as automatically better?"

Imani: [missing response]

Cam: "Use those criteria for the first search. Please flag any unverified entrance or travel claim, and I will follow up with the lender about the budget."

Which response belongs in the gap?

C. We can present each trade-off against your requirements. If an option misses a must-have, I will say so rather than call it a perfect match.

A Not here. This line belongs to turn 10, after Cam says: "For the entrance, I would want to know which route the description refers to. A rear route may be very different from the main entrance." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 20, after Cam says: "Use those criteria for the first search. Please flag any unverified entrance or travel claim, and I will follow up with the lender about the budget." It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Imani's response in turn 18. It connects Cam's preceding point with Cam's follow-up. A trade-off makes competing priorities explicit while leaving the client to decide which compromise, if any, is acceptable.

D Not here. This line belongs to turn 12, after Cam says: "I suggest looking at homes advertised up to four hundred fifty thousand dollars. I have not yet completed the lender's checks." It addresses that point, not the missing turn in the supplied exchange.

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Review 2 / Explanations

Cumulative review

1. A colleague needs the term for this meaning: The property being evaluated or discussed. Which term fits?

C. subject property

A Not here. absorption rate: A sales-to-inventory measure over a specified period and definition. The usual combination is "define the absorption-rate basis".

B Not here. arm's-length transaction: A transaction between independent parties acting in their own interests. The usual combination is "verify arm's-length conditions".

C Correct. subject property: The property being evaluated or discussed. The usual combination is "describe the subject property".

D Not here. deferred maintenance: Upkeep that has been postponed and may require attention. The usual combination is "identify deferred maintenance".

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2. A colleague needs the term for this meaning: A rule about permitted occupancy requiring legal and factual context. Which term fits?

C. occupancy standard

A Not here. open house: A scheduled period when a property is available for visits. The usual combination is "host an open house".

B Not here. advertising copy: Written language used to market a property. The usual combination is "review advertising copy".

C Correct. occupancy standard: A rule about permitted occupancy requiring legal and factual context. The usual combination is "verify an occupancy standard".

D Not here. fair housing: Equal housing opportunity under applicable nondiscrimination requirements. The usual combination is "follow fair-housing requirements".

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Review 2 / Explanations / continued

3. Rebuild the exchange from "Turning good neighborhood into a usable search".

Cam: "For the entrance, I would want to know which route the description refers to. A rear route may be very different from the main entrance." **Imani:** [missing response] **Cam:** "I suggest looking at homes advertised up to four hundred fifty thousand dollars. I have not yet completed the lender's checks." Which response belongs in the gap?

D. We will verify the step-free access and any relevant measurements. A broad listing label is not enough to establish that the actual route meets your needs.

A Not here. This line belongs to turn 12, after Cam says: "I suggest looking at homes advertised up to four hundred fifty thousand dollars. I have not yet completed the lender's checks." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 14, after Cam says: "I also do not want to discover later that a property has large recurring charges. The advertised price would not tell the whole story." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 4, after Cam says: "I need to reach Central Clinic by nine on weekdays. I will use public transport, and I want no more than thirty-five minutes from home to the clinic." It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Imani's response in turn 10. It connects Cam's preceding point with Cam's follow-up. Step-free access must refer to the relevant real route; a general listing label does not establish that route's details.

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Review 2 / Explanations / continued

4. Rebuild the exchange from "Describe the home, not the preferred household".

Fern: "At the end of a viewing, useful comments would concern layout, condition, price questions, or missing documents, not whether I think a person belongs there."

Malik: [missing response] **Fern:** "I will change all three versions: website, printed sheet, and host notes. Please check that the team uses the revised copy at the viewing." Which response belongs in the gap?

C. Right. Record showing feedback in those concrete terms. If a visitor raises a concern about treatment, preserve the actual concern instead of dismissing it as a misunderstanding.

A Not here. This line belongs to turn 4, after Fern says: "The verified facts are two bedrooms, a fenced patio, and a park four tenths of a mile away. Those give us useful material." It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 2, after Fern says: "The draft says perfect for couples without children. I think we should revise it before sending the listing for review or printing the open-house sheet." It addresses that point, not the missing turn in the supplied exchange.

C Correct. This is Malik's response in turn 18. It connects Fern's preceding point with Fern's follow-up. Showing feedback should capture property-related observations and questions, not invented judgments about a visitor's personal suitability.

D Not here. This line belongs to turn 12, after Fern says: "A visitor may also ask about a step-free route. We have not checked it, and a photograph does not show the complete entrance sequence." It addresses that point, not the missing turn in the supplied exchange.

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Review 3 / Explanations

Cumulative review

1. A colleague needs the term for this meaning: Agreement to an offer under the applicable legal requirements. Which term fits?

B. acceptance

A Not here. financing contingency: A contract condition addressing financing under specified terms. The usual combination is "explain the financing contingency".

B Correct. acceptance: Agreement to an offer under the applicable legal requirements. The usual combination is "confirm valid acceptance".

C Not here. notice requirement: Rules governing how and when a contractual notice must be given. The usual combination is "check the notice requirement".

D Not here. amendment: An agreed change to an existing agreement. The usual combination is "document an amendment".

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2. A colleague needs the term for this meaning: Direction to someone with relevant expertise for a specific issue. Which term fits?

B. specialist referral

A Not here. seller disclosure: Information about a property supplied by the seller under applicable requirements. The usual combination is "review the seller disclosure".

B Correct. specialist referral: Direction to someone with relevant expertise for a specific issue. The usual combination is "coordinate a specialist referral".

C Not here. home inspection: An assessment of a property's condition within a defined professional scope. The usual combination is "arrange a home inspection".

D Not here. repair estimate: An approximate price for specified repair work. The usual combination is "obtain a repair estimate".

[Return to the exercise, page 76](#)

Review 3 / Explanations / continued

3. Rebuild the exchange from "Describe the home, not the preferred household".

Fern: "We have the room count but not the bedroom dimensions. I would rather be clear about that than promise that everyone's furniture will fit." **Malik:** [missing response] **Fern:** "A visitor may also ask about a step-free route. We have not checked it, and a photograph does not show the complete entrance sequence." Which response belongs in the gap?

D. Put the missing measurements in the disclosure packet or accompanying status notes for follow-up. The same information should be available to each visitor, not selectively changed from conversation to conversation.

A Not here. This line belongs to turn 6, after Fern says: "The seller says that phrase was meant as a compliment to the home. How would you explain why we still need to change it?" It addresses that point, not the missing turn in the supplied exchange.

B Not here. This line belongs to turn 16, after Fern says: "I will give the team the current property sheet and a contact for unresolved access questions. We should also confirm how appointments are recorded." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 14, after Fern says: "Does consistent treatment mean offering exactly the same viewing arrangement even when someone asks for a disability-related change?" It addresses that point, not the missing turn in the supplied exchange.

D Correct. This is Malik's response in turn 10. It connects Fern's preceding point with Fern's follow-up. The shared property-information packet should preserve what is known and what still needs verification, rather than create unsupported assurances.

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Review 3 / Explanations / continued

4. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "If the seller eventually agrees to work, how would I know that the agreed scope was actually completed before relying on it?" Omar: [missing response] Nina: "Please pursue the specialist visit and check the deadline at the same time. I do not want to lose time while we wait for an appointment." Which response belongs in the gap?

A. The agreement should address suitable completion evidence and any appropriate reinspection. We should not call the matter resolved solely because someone says a contractor has been contacted.

A Correct. This is Omar's response in turn 18. It connects Nina's preceding point with Nina's follow-up. A reinspection can assess specified completed work or conditions; it is distinct from merely receiving a contractor's promise.

B Not here. This line belongs to turn 14, after Nina says: "Could we ask the seller to handle the work? I do not want your answer to imply that they have already accepted responsibility." It addresses that point, not the missing turn in the supplied exchange.

C Not here. This line belongs to turn 8, after Nina says: "Who should look at this next, and can you help arrange it? I need to know what to do before the response deadline." It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 4, after Nina says: "The inspector recommends a moisture specialist. I was hoping the general inspection would answer every question before I had to contact anyone else." It addresses that point, not the missing turn in the supplied exchange.

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Review 4 / Explanations

Cumulative review

1. A colleague needs the term for this meaning: A lender's assessment of risk and loan requirements. Which term fits?

C. underwriting

A Not here. easement: A right to use another's land for a specified purpose. The usual combination is "review the recorded easement".

B Not here. settlement statement: A document itemizing transaction funds and charges in the applicable closing process. The usual combination is "reconcile the settlement statement".

C Correct. underwriting: A lender's assessment of risk and loan requirements. The usual combination is "track underwriting conditions".

D Not here. loan-to-value ratio: Loan amount divided by the applicable property value basis. The usual combination is "confirm the loan-to-value basis".

[Return to the exercise, page 102](#)

2. A colleague needs the term for this meaning: A tenant's request for assistance or maintenance. Which term fits?

C. service request

A Not here. entry notice: Information about planned access under applicable lease and legal requirements. The usual combination is "check entry-notice requirements".

B Not here. lease: An agreement granting use of property on specified terms. The usual combination is "review the lease terms".

C Correct. service request: A tenant's request for assistance or maintenance. The usual combination is "acknowledge the service request".

D Not here. rent adjustment: A change or credit to rent under an authorized agreement or requirement. The usual combination is "review a requested rent adjustment".

[Return to the exercise, page 102](#)

Review 4 / Explanations / continued

3. Rebuild the exchange from "An inspection finding is not a repair diagnosis". Nina: "Once the specialist looks at it, I want to understand why the staining occurred, not just receive a general suggestion to cover the mark." Omar: [missing response] Nina: "If work is needed, I would also want the proposal to say exactly what is included. A single unexplained number would not be enough." Which response belongs in the gap?

B. That is a question about the root cause. The qualified evaluator can explain their findings and limits. I can help organize the information, but I cannot supply that technical conclusion in advance.

A Not here. This line belongs to turn 20, after Nina says: "Please pursue the specialist visit and check the deadline at the same time. I do not want to lose time while we wait for an appointment." It addresses that point, not the missing turn in the supplied exchange.

B Correct. This is Omar's response in turn 10. It connects Nina's preceding point with Nina's follow-up. The root cause is the underlying source of the problem, which the present inspection has not identified.

C Not here. This line belongs to turn 2, after Nina says: "The report shows staining on the basement wall. Can we assume it only needs paint, or does the photograph tell you what caused it?" It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 16, after Nina says: "Timing worries me. If arranging the specialist takes longer than expected, does that automatically extend the inspection-response deadline?" It addresses that point, not the missing turn in the supplied exchange.

[Return to the exercise, page 102](#)

Review 4 / Explanations / continued

4. Rebuild the exchange from "The leak is logged, but the tenant needs an update".
Leo: "I also want to ask about a rent credit. Please tell me where that request goes."
Asha: [missing response] **Leo:** "All right. Call by two, tell me whether anyone has accepted the job, and explain the next step if they have not." Which response belongs in the gap?

B. I will route the rent adjustment request for the applicable review. I can confirm it has been raised, but I cannot promise an amount or approval.

A Not here. This line belongs to turn 16, after Leo says: "And will this ticket disappear once you send another message? That is what this process has felt like so far." It addresses that point, not the missing turn in the supplied exchange.

B Correct. This is Asha's response in turn 18. It connects Leo's preceding point with Leo's follow-up. A rent adjustment requires the applicable authority, agreement, or legal basis; no approval exists in this case.

C Not here. This line belongs to turn 4, after Leo says: "Yes. I have not reported immediate danger, but I do not know what is causing it. Has anyone agreed to come?" It addresses that point, not the missing turn in the supplied exchange.

D Not here. This line belongs to turn 10, after Leo says: "When will you call me? Last time I was told someone would be in touch, and nobody was." It addresses that point, not the missing turn in the supplied exchange.

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Additional case 1 / Explanations

Extended conversation

1. rentable area

Turn 2. Rentable area is the quoted charging basis, which here is 1,200 square feet rather than the 1,000 usable figure.

2. usable area

Turn 4. Usable area describes the space available for the occupant's use under the stated measurement basis, distinct from the quoted rentable area.

3. base rent

Turn 6. Base rent is the stated rental charge before any additional amounts that the lease may require.

4. operating expenses

Turn 10. Operating expenses are building-running costs whose allocation and recovery depend on the proposed lease terms.

5. tenant improvement allowance

Turn 12. A tenant improvement allowance is a proposed landlord contribution toward eligible fit-out work, subject to its terms.

6. rent commencement

Turn 16. Rent commencement is the date rent begins under the agreement, which may differ from access or lease commencement.

[Return to the conversation, page 105](#)

Transfer exchange

1. year

Tenant: Twenty-four times nine hundred gives \$21,600 per year.

Turn 1. The rate is annual, so multiplying by the area produces annual base rent.

Additional case 1 / Explanations / continued

2. rent

Broker: Dividing by twelve gives \$1,800 in monthly base rent.

Turn 2. The calculation converts the annual base rental amount into its monthly equivalent.

3. charges

Tenant: That still excludes any additional charges.

Turn 3. The quotation does not supply the other amounts that may be payable.

4. cost

Broker: Correct. We cannot describe \$1,800 as the total occupancy cost.

Turn 4. Total occupancy cost cannot be established while additional charges remain unknown.

[Return to the conversation., page 108](#)

Additional case 2 / Explanations

Extended conversation

1. association budget

Turn 2. The association budget shows planned income and spending; the dues figure alone does not show what is funded.

2. reserves

Turn 6. Reserves are funds set aside for future needs such as major repairs, distinct from simply quoting the monthly dues.

3. special assessment

Turn 10. A special assessment is an additional association charge for a specified need; none has been confirmed in this case.

4. delinquency

Turn 14. Delinquency refers to overdue payments; the association's report can show whether that is a material issue.

5. master policy

Turn 16. The master policy is the association's insurance arrangement; its coverage must not be assumed to replace every owner's insurance need.

6. document-review deadline

Turn 18. The document-review deadline is the relevant contractual or legal time limit; requesting documents does not automatically extend it.

[Return to the conversation, page 110](#)

Transfer exchange

1. assessment

Buyer: The elevator estimate is not yet an approved assessment.

Turn 1. An estimate for work does not establish an additional charge approved for owners.

Additional case 2 / Explanations / continued

2. decision

Representative: Correct. We need the association's actual funding decision.

Turn 2. The missing funding decision determines how the proposed project would be financed.

3. dues

Buyer: Keep the preliminary figure separate from confirmed recurring dues.

Turn 3. Dues are the recurring association charge, not the preliminary project estimate.

4. update

Representative: I will also check the date of the next document update.

Turn 4. An update is needed because the preliminary project and funding information may change.

[Return to the conversation., page 112](#)

Additional case 3 / Explanations

Extended conversation

1. discrepancy

Turn 2. Discrepancy identifies the difference between the agreement and the property's observed condition.

2. final walkthrough

Turn 6. The final walkthrough checks the property's condition and relevant agreed items near closing; it is not automatically a new full technical inspection.

3. possession condition

Turn 8. Possession condition refers to the state in which the agreement requires the property to be handed over.

4. closing credit

Turn 14. A closing credit is an agreed adjustment in the settlement figures, subject to required documentation and applicable constraints.

5. written amendment

Turn 16. A written amendment records an agreed contractual change; a verbal promise does not by itself supply those documented terms.

6. punch list

Turn 20. A punch list records specific outstanding items for follow-up; listing an item does not establish that it has been resolved.

[Return to the conversation, page 114](#)

Transfer exchange

1. item

Buyer: Record the furniture as an outstanding walkthrough item.

Turn 1. The furniture is a specific unresolved condition found during the walkthrough.

Additional case 3 / Explanations / continued

2. amendment

Representative: The verbal promise does not establish an agreed amendment.

Turn 2. The buyer has not agreed to change the existing contractual arrangement.

3. require

Buyer: Ask the closing professionals what documentation the proposed change would require.

Turn 3. The professionals must review the needed documentation and effects of any proposed change.

4. acceptance

Representative: I will report the response without treating it as your acceptance.

Turn 4. The buyer has not accepted the proposal, so coordination must not imply consent.

[Return to the conversation., page 116](#)

Find a phrase by purpose

Agency, Representation, Compensation, and Trust

Address the question: We should clarify whom the brokerage represents before discussing your strategy.

Pause the disclosure: Please hold your maximum offer until we have clarified the relationship.

Name the missing fact: I need to confirm the brokerage's role for this listing.

[Full phrase bank, page 7](#)

Client Intake, Needs Analysis, and Property Search

Clarify the adjective: What specific features would make the area work well for you?

Define the journey: Are we measuring door to door for a weekday 9 a.m. arrival?

Confirm transport: You plan to use public transport rather than drive.

[Full phrase bank, page 18](#)

Listings, Property Descriptions, Pricing, and Market Data

Validate the arithmetic: The simple average is \$480,000.

Challenge the conclusion: That average does not by itself prove this property's value.

Name the size difference: Sale B has 600 more square feet in the supplied figures.

[Full phrase bank, page 31](#)

Showings, Open Houses, Fair Housing, and Advertising

Identify the concern: This line expresses a household preference rather than a property feature.

Offer factual copy: The home has two bedrooms, a fenced patio, and a park 0.4 miles away.

Keep the review: The revised advertisement still needs the appropriate review.

[Full phrase bank, page 41](#)

Find a phrase by purpose / continued

Offers, Counteroffers, Negotiation, and Contingencies

Name the mismatch: The proposed 30-day close is earlier than the lender's provisional range.

Keep status clear: No offer has been submitted or accepted yet.

Check feasibility: Let us ask the lender what supports the current timing estimate.

[Full phrase bank, page 56](#)

Inspections, Repairs, Disclosures, and Due Diligence

Attribute the finding: The report records staining and recommends specialist evaluation.

Limit the diagnosis: It does not establish the cause or a repair design.

Correct the assumption: We cannot conclude that paint alone will resolve it.

[Full phrase bank, page 67](#)

Financing, Appraisal, Title, Escrow, and Closing

Acknowledge progress: The appraisal has been received.

Name the open item: The recorded lien release has not yet been verified.

Assign the question: The title professional is investigating that record.

[Full phrase bank, page 82](#)

Leasing, Property Management, Commercial Basics, Ethics, and Crisis Scenarios

Acknowledge the failure: You reported this twice and did not receive an update.

Take ownership: I am responsible for the follow-up now.

Check the present: Is water still appearing, and has the situation changed?

[Full phrase bank, page 95](#)

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absorption rate[Lesson 03, p. 29](#)**access arrangement**[Lesson 08, p. 94](#)**accessible component**[Lesson 06, p. 65](#)**addendum**[Lesson 05, p. 55](#)**advertising copy**[Lesson 04, p. 40](#)**agreement term**[Lesson 01, p. 6](#)**appraisal**[Lesson 07, p. 79](#)**appraised value**[Lesson 07, p. 79](#)**arrears**[Lesson 08, p. 93](#)**association budget**[Case 2, p. 109](#)**attendance window**[Lesson 08, p. 93](#)**availability statement**[Lesson 04, p. 40](#)**booking process**[Lesson 04, p. 40](#)**brokerage**[Lesson 01, p. 5](#)**cash to close**[Lesson 07, p. 80](#)**clear to close**[Lesson 07, p. 79](#)**closing date**[Lesson 05, p. 55](#)**code compliance**[Lesson 06, p. 66](#)**common-area maintenance**[Lesson 08, p. 94](#)**comparative market analysis**[Lesson 03, p. 29](#)**complaint route**[Lesson 04, p. 40](#)**concession**[Lesson 03, p. 29](#)**acceptance**[Lesson 05, p. 54](#)**access request**[Lesson 04, p. 39](#)**active leak**[Lesson 08, p. 93](#)**adjustment**[Lesson 03, p. 29](#)**agency**[Lesson 01, p. 5](#)**amendment**[Lesson 05, p. 55](#)**appraisal contingency**[Lesson 05, p. 54](#)**arm's-length transaction**[Lesson 03, p. 30](#)**asking-price cap**[Lesson 02, p. 17](#)**association dues**[Lesson 02, p. 17](#)**authorized instruction**[Lesson 05, p. 55](#)**base rent**[Case 1, p. 104](#)**break clause**[Lesson 08, p. 94](#)**buyer representation**[Lesson 01, p. 5](#)**clear opening width**[Lesson 02, p. 16](#)**closing credit**[Case 3, p. 113](#)**Closing Disclosure**[Lesson 07, p. 80](#)**commission**[Lesson 01, p. 6](#)**comparable sale**[Lesson 03, p. 29](#)**compensation**[Lesson 01, p. 6](#)**completion record**[Lesson 08, p. 94](#)**condition**[Lesson 03, p. 29](#)

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References and publication notes

All cases, organizations, figures, and conversations are fictional teaching material, not transcripts. Communication practice does not replace qualified advice or current workplace procedures.

[1] National Association of REALTORS. Consumer Guide: Agency and Non-Agency Relationships.

Background on representation terminology and state-law variation. No particular relationship or fee arrangement is presumed for the fictional cases. Source checked 10 October 2026.

<https://www.nar.realtor/the-facts/consumer-guide-agency-and-non-agency-relationships>

[2] US Department of Housing and Urban Development. Housing Discrimination Under the Fair Housing Act.

Background on US federal fair-housing protections. Practical language examples focus on objective property facts and consistent service; local requirements need separate verification. Source checked 10 October 2026.

<https://www.hud.gov/helping-americans/fair-housing-act-overview>

[3] Consumer Financial Protection Bureau. Closing on your new home.

Background on documents, professionals, and stages in a US mortgage closing. The teaching cases do not prescribe universal deadlines or approve a transaction. Source checked 10 October 2026.

<https://www.consumerfinance.gov/owning-a-home/close/>

[4] American Society of Home Inspectors. Standard of Practice.

Background on inspection scope and recommendations for further evaluation. Actual scope depends on the applicable standard, agreement, and professional qualifications. Source checked 10 October 2026.

<https://www.homeinspector.org/resources/standard-of-practice/>

Companion course

The website offers the eight-lesson course and related practice. This book can be used independently. No audio access or external account is needed for its exercises.

<https://englishladder.com/efsp-real-estate.html>

Clarify the relationship. Explain the property. Keep each next step precise.

Follow eight conversations from the first representation question to property search, negotiation, closing, and ongoing service.

Agency, Representation, Compensation, and Trust

Providing access or information does not, by itself, explain whom a licensee represents. Ask for the actual relationship and its duties. Labels such as dual agency or transaction broker cannot be assumed available or identical across jurisdictions.

Client Intake, Needs Analysis, and Property Search

A short commute needs a destination, arrival time, mode, and journey boundary. A station-to-station estimate omits walking and waiting. A current route estimate is also not a guarantee of future service or an exact daily travel time.

Listings, Property Descriptions, Pricing, and Market Data

An average can be arithmetically correct and analytically weak. Sale B has 600 more square feet; sale C required major repairs. The comparison needs verified characteristics and transaction terms before an unadjusted mean can be treated as useful pricing evidence.

Showings, Open Houses, Fair Housing, and Advertising

A property description should not become a statement about the preferred buyer's family status. The supplied wording needs correction; replacing it with verified room count, outdoor space, and distance information preserves useful marketing content without choosing the occupants.

Phil Stilwell

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