

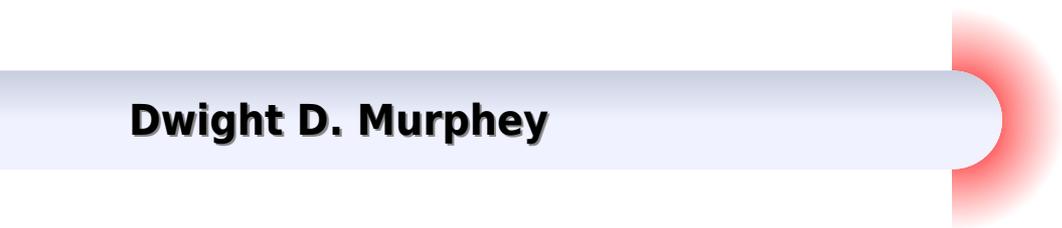
# Real Estate Principles: A Value Approach (The McGraw-hill/Irwin Series in Finance, Insurance, and Real Estate) 3rd Edition Test Bank

## 1

1. When viewed as a tangible asset, real estate can be defined as the land and its permanent improvements. Improvements *on* the land include:
  - A. fences
  - B. walkways
  - C. sewer systems
  - D. streets
2. Real estate is property, which can be either a tangible or an intangible asset. Which of the following would be considered an intangible asset?
  - A. Land
  - B. Building
  - C. Mortgage
  - D. Motor home
3. When the value of land is considered, it is important to distinguish between land and raw land. Raw land refers to a(n):
  - A. building site
  - B. structure on the land
  - C. property's infrastructure
  - D. area that does not include any improvements.
4. The size of a single family residential lot is typically:
  - A. less than one acre
  - B. between one and two acres
  - C. between two and three acres
  - D. greater than three acres
5. As of 2008, the single largest asset category in the net worth portfolios of households is:
  - A. government and corporate bonds
  - B. stocks and mutual fund shares
  - C. consumer durable goods
  - D. housing
6. As of December 2008, the market value of outstanding real estate mortgage debt was:
  - A. greater than the market value of corporate equities
  - B. less than the market value of U.S. Treasury securities
  - C. less than the market value of corporate and foreign bonds
  - D. greater than the market value of corporate, foreign, and U.S. Treasury debt securities combined
7. Real estate values derive from the interaction of three different sectors in the economy. Which of the following sectors serves to allocate financial resources among households?
  - A. User market
  - B. Capital market
  - C. Government
  - D. Local market

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**Dwight D. Murphey**



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