
2024 Louisiana Notary Exam Practice Test New Latest Version with All Questions and 100% Correct Answers

Which of the following is a thing or interest that the owner cannot finance with a mortgage? ----- Correct Answer ----- **B. A Certificate of Deposit worth \$10,000**

What is included in a paraph? ----- Correct Answer ----- **1. Name of the act 2. date the act was passed 3. signature of the notary**

The division of property owned in common into distinct physical shares. ----- Correct Answer ----- **Partition**

Predial Servitude on Mortgaged Property? ----- Correct Answer ----- **Yes**

If a predial servitude substantially impairs a mortgaged property... ----- Correct Answer ----- **the mortgagee has a right to demand payment of debt in full**

A property sold to enforce a mortgage is sold ___ of predial servitude ----- Correct Answer ----- **Free (Note the user of servitude can take action against issuer of the servitude)**

What strong public policy is fundamental to the concept of partition. ----- Correct Answer ----- **No one should be compelled to hold property in indivision with another.**

What excludes the right to partition? ----- Correct Answer ----- **If it had been agreed upon in the contract of no partition or by law.**

When is partition excluded by law? ----- Correct Answer ----- **If partitioning the land substantially takes from the value of the other portions and renders them of no use.**

What could take place when partition is excluded by law? ----- Correct Answer ----- **It can be sold for example by sheriff's sale and the proceeds divided amongst owners in indivision.**

What is the purpose of a partition? ----- Correct Answer ----- **To do away with fractional ownership and to make perfect each co-owner's title or ownership in individual physical shares.**

All of the following would be acceptable and appropriate alternative captions to this instrument, except: ----- Correct Answer ----- **C. Affidavit of Distinction**

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