



2026 BROKER EXAM MASTER WORKBOOK

Illinois Real Estate Exam Content Outline + Checklist

A complete, printable map of all 11 national areas, all 4 Illinois areas, and every published broker-outline row, with direct study paths and a two-stage mastery system.

71

MAPPED
OUTLINE ROWS

15

SCORED
CONTENT AREAS

140

TOTAL SCORED
QUESTIONS

2026

CURRENT PSI
BLUEPRINT



1 LEARN

Explain the rule or distinction without notes.



2 RETEST

Apply it correctly to a new, closed-note scenario.

SOURCE	PSI Illinois Real Estate Candidate Information Bulletin, effective June 24, 2026
VERIFIED	August 22, 2026
PURPOSE	A two-stage mastery checklist that turns every published broker row into a concrete study destination.

START HERE

Use the outline as a mastery system

Checking a topic because you read it creates false confidence. This workbook separates first-pass understanding from proof that you can transfer the concept to an unfamiliar fact pattern.

**1 LEARN**

Explain the rule or distinction without notes.

**2 RETEST**

Apply it correctly to a new, closed-note scenario.

01

MAP

Scan all 15 areas before choosing priorities.

02

LEARN

Explain the rule, actors, timing, and key distinction.

03

RETEST

Use unseen, closed-note questions after a delay.

04

REDIRECT

Move time toward repeated errors, not familiar pages.

Exam structure at a glance

Portion	Scored questions	Passing score	Time limit	Largest category
National	100	70%	150 minutes	Contracts, 19 questions
Illinois	40	75%	90 minutes	Illinois License Act, 16 questions

The standard for checking a row

RULE State the governing principle in plain language.	DISTINCTION Separate it from the closest tempting answer.	APPLICATION Use it correctly when the facts, actor, or timing changes.
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Recommended cadence: mark Learn after a clean explanation. Wait at least one study session, then mark Retest only after correct application to new questions. Erase Retest when the same distinction fails again.

Candidate setup

Target exam date	_____	Weekly study hours	_____
Baseline national	_____ / 100	Baseline Illinois	_____ / 40



BLUEPRINT DASHBOARD

Know where the scored questions come from

Use official weights to establish the first allocation, then redirect time with performance evidence. Small areas still supply scored points, so coverage must eventually reach every row.

National portion

National content area	Weight	Scored questions
Property Ownership	10%	10
Land Use Controls and Regulations	5%	5
Valuation and Market Analysis	8%	8
Financing	10%	10
Contracts	19%	19
Agency	13%	13
Property Disclosures	7%	7
Property Management	3%	3
Transfer of Title	6%	6
Practice of Real Estate	12%	12
Real Estate Calculations	7%	7

Illinois portion

Illinois content area	Weight	Scored questions
Licensing Requirements	10%	4
Illinois Real Estate License Act	40%	16
Additional Illinois Laws and Regulations	25%	10
Disclosures	25%	10

Do not confuse weight with permission to skip. Weights identify concentration. Your final readiness standard is stable performance across all 15 scored areas.

NATIONAL PORTION

National broker syllabus checklist

The national portion contains 33 published rows across 11 areas and 100 scored questions. Each study-path label below is a clickable link to the strongest matching lesson or comparison on Pass Illinois.

**1 LEARN**

Explain the rule or distinction without notes.

**2 RETEST**

Apply it correctly to a new, closed-note scenario.

NATIONAL AREA 01

Property Ownership

10%

10 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Real and personal property; conveyances	Real property, personal property, fixtures, trade fixtures, conveyance, and the rights transferred with land. STUDY PATH Real and personal property guide
☐	☐	B. Land characteristics and legal descriptions	Metes and bounds, lot and block, government survey, linear and square-foot structure measurement, and land measurement. STUDY PATH Land descriptions and measurement guide
☐	☐	C. Encumbrances and effects on ownership	Liens; easements, rights of way, and licenses; encroachments; probate, leases, and adverse possession; mineral, subsurface, air, and water rights. STUDY PATH Encumbrances and separate rights guide
☐	☐	D. Types of ownership	Severalty, tenants in common, joint tenancy, timeshares, condominiums, cooperatives, trusts, estates, business entities, and life estates. STUDY PATH Sole, co-ownership, and life estates Common-interest, trust, estate, and entity ownership

NATIONAL AREA 02

Land Use Controls and Regulations

5%

5 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Government rights in land	Property taxes, special assessments, eminent domain, condemnation, and escheat. STUDY PATH Government rights in land guide
☐	☐	B. Government controls on land use	Zoning, building and environmental controls, permits, nonconforming uses, variances, special uses, and subdivision regulation. STUDY PATH Government land-use controls guide
☐	☐	C. Private controls	Deed conditions and restrictions, subdivision covenants and CC&Rs, and condominium or owners' association regulations and bylaws. STUDY PATH Private land-use controls guide

NATIONAL AREA 03

Valuation and Market Analysis

8%

8 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Appraisals	Real-property valuation, licensed or certified appraiser requirements, unauthorized appraisal practice, and the general appraisal process. STUDY PATH Appraisals and practice boundaries
☐	☐	B. Estimating value	Economic principles and property characteristics, sales comparison, cost, and income approaches and their appropriate uses. STUDY PATH Value principles guide Three appraisal approaches comparison



1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	C. Comparative market analysis	CMA, BPO, equivalent broker products, automated valuation methods, and their differences from an appraisal. STUDY PATH CMA, BPO, and AVM guide

NATIONAL AREA 04

Financing

10%

10 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Basic concepts and terminology	Points, LTV, PMI, interest, PITI, underwriting, debt ratios, credit scoring and history, mortgage or deed-of-trust clauses, and promissory notes. STUDY PATH Loan math, underwriting, and notes Mortgage clauses and conditions
☐	☐	B. Types of loans	Conventional, amortized, balloon, interest-only, ARM, FHA, VA, USDA, owner, reverse-mortgage, home-equity, construction, rehab, and bridge financing. STUDY PATH Real estate loan types guide
☐	☐	C. Financing and lending	RESPA and kickbacks, Regulation Z and advertising, TRID timing, ECOA, the application-to-closing process, and risky loan features. STUDY PATH Federal lending laws and process

NATIONAL AREA 05

Contracts

19%

19 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. General contract law	Principles and valid elements, Statute of Frauds, offers, enforceability, void or voidable status, bilateral and unilateral contracts, options, notice and acceptance, electronic signatures, party duties, remedies, and contract endings. STUDY PATH Formation, validity, and enforceability Status, performance, and mechanics Options, breach, remedies, and endings
☐	☐	B. Purchase and lease contracts	Addenda, amendments, purchase agreements, contingencies, leases, rental agreements, lease-purchase agreements, and lease types. STUDY PATH Purchase and lease contracts guide
☐	☐	C. Multiple offers and counteroffers	Proper presentation and handling of multiple offers, counteroffers, confidentiality, and client decision-making. STUDY PATH Multiple offers and counteroffers guide

NATIONAL AREA 06

Agency

13%

13 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Agency and non-agency relationships	How agency is established, listing contracts, buyer and tenant representation, transaction brokers and facilitators, powers of attorney, assigned authority, and termination. STUDY PATH Agency and non-agency relationships Representation agreements guide Termination guide
☐	☐	B. Agent duties	Fiduciary duties and duties to customers or nonclients, including honesty and good faith. STUDY PATH Duties to clients and customers
☐	☐	C. Agency disclosures	Disclosure of representation and disclosure of possible conflicts of interest or self-interest. STUDY PATH Agency and conflict disclosures



NATIONAL AREA 07

Property Disclosures

7%

7 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Property condition	Seller disclosure requirements, conditions warranting inspection or survey, and public or private land-use red flags. STUDY PATH Seller property-condition disclosure Inspection and survey red flags Land-use-control red flags
☐	☐	B. Environmental and government disclosures	Environmental issues requiring disclosure and federal, state, or local property-disclosure requirements. STUDY PATH Environmental and government disclosures
☐	☐	C. Material facts and material defects	The difference between a material transaction fact, a property defect, knowledge, disclosure duty, and a broker's practice boundary. STUDY PATH Material facts and defects guide

NATIONAL AREA 08

Property Management

3%

3 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Broker duties and responsibilities	Prospective-tenant procurement and qualification, property-management fair housing and ADA compliance, and rent or lease-rate market analysis. Instructor-only operations are excluded. STUDY PATH Tenant procurement and qualification Property-management fair housing and ADA Rent and lease-rate analysis
☐	☐	B. Landlord and tenant rights and obligations	Possession, rent, habitability, repairs, access, notices, remedies, and lease-based duties within the broker exam scope. STUDY PATH Landlord and tenant rights guide

NATIONAL AREA 09

Transfer of Title

6%

6 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Types of deeds	Deed types, parties, operative language, warranties, delivery, acceptance, and the limits of each deed. STUDY PATH Deed types and effective transfer
☐	☐	B. Title insurance and searches	Title policies and searches, potential title problems and resolutions, and marketable versus insurable title. STUDY PATH Title insurance, searches, and quality
☐	☐	C. Closing process	When ownership transfer becomes effective, recordation, settlement procedures, closing parties, and home or new-construction warranties. STUDY PATH Closing, recordation, and warranties
☐	☐	D. Special processes	Special issues in foreclosed-property transfers, short-sale transactions, and probate transactions. STUDY PATH Foreclosure, short sale, and probate transfers



NATIONAL AREA 10

Practice of Real Estate

12%

12 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Antidiscrimination	Federal Fair Housing Act principles and exemptions, protected classes, gender identity and sexual orientation, prohibited conduct, advertising, ADA accessibility, and reasonable accommodations. STUDY PATH Fair housing principles and classes Prohibited conduct, advertising, and ADA
☐	☐	B. Legislation and regulations	Employee or independent-contractor status, antitrust violations and penalties, Do-Not-Call compliance, and social-media or internet communication and advertising. STUDY PATH Employment, antitrust, and Do-Not-Call Social media and internet communication
☐	☐	C. Duties and responsibilities	Protection of confidential personal information, handling other people's funds, and licensee due diligence in transactions. STUDY PATH Confidential information and transaction funds Due diligence and practice boundaries

NATIONAL AREA 11

Real Estate Calculations

7%

7 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Calculations for transactions	Seller net proceeds, buyer funds at closing, real-property tax and other prorations, transfer fees, and PITI estimates from loan rate and term. STUDY PATH Seller net and buyer funds Prorations and transfer fees PITI calculation guide
☐	☐	B. General concepts	Equity, rate of return, capitalization rate, loan-to-value ratio, discount points, and loan-origination fees. STUDY PATH Return and capitalization rate Equity, LTV, points, and origination fees

NATIONAL SYNTHESIS NOTES

Most repeated national distinction

Formula or process that still needs a clean setup

Area to retest next and the evidence required

ILLINOIS PORTION

Illinois broker syllabus checklist

The state portion contains 38 published broker rows across 4 areas and 40 scored questions. This section follows the Broker column of PSI's shared state table and excludes rows marked only for Managing Broker or Instructor candidates.

☐ **1 LEARN**

Explain the rule or distinction without notes.

☐ **2 RETEST**

Apply it correctly to a new, closed-note scenario.

ILLINOIS AREA 01

Licensing Requirements

10%

4 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Activities requiring a license	Illinois activities that require a real estate license and the boundary between licensed and unlicensed conduct. STUDY PATH Activities requiring a license
☐	☐	B. License exemptions	Statutory exemptions, limited capacities, and conduct that remains outside an exemption. STUDY PATH Illinois license exemptions
☐	☐	C. Types of licenses	Broker, managing broker, residential leasing agent, and pre-license or continuing-education instructor licenses. STUDY PATH Illinois license types
☐	☐	D. Eligibility and sponsorship	Broker eligibility, education, sponsorship, and the role of a sponsoring broker. STUDY PATH Broker eligibility and sponsorship
☐	☐	E. Examination	Eligibility, registration, examination portions, passing standards, attempts, and broker exam rules. STUDY PATH Illinois broker examination rules
☐	☐	F. License renewal	Renewal duties, timing, status, and the effect of missing a renewal requirement. STUDY PATH Illinois broker license renewal
☐	☐	G. Post-license and continuing education	Post-license education, continuing education, timing, and the distinction between the two requirements. STUDY PATH Post-license and continuing education
☐	☐	H. Changes to license information	Changes in a licensee's address, name, or business information and the related reporting duty. STUDY PATH Changing license information

ILLINOIS AREA 02

Illinois Real Estate License Act

40%

16 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Agency relationships	Illinois agency relationships, stigmatized property, and material facts. STUDY PATH Illinois agency relationships
☐	☐	B. Advertising	Brokerage identity, sponsored-licensee advertising, team advertising, media rules, and prohibited representations. STUDY PATH Illinois advertising rules
☐	☐	C. Sponsored licensees and sponsoring brokers	The sponsored relationship, registered sponsorship, responsibilities, compensation flow, and changes in sponsorship. STUDY PATH Sponsored licensees and sponsoring brokers



1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	D. Brokerage agreements	Exclusive and nonexclusive agreements, required terms, termination, and minimum services under an exclusive agreement. STUDY PATH Illinois brokerage agreements
☐	☐	E. Compensation requirements	Contractual entitlement, payment through the sponsoring broker, disclosure, and limits on compensation. STUDY PATH Illinois compensation requirements
☐	☐	F. Interference with contracts or agreements	Existing exclusive relationships, lawful communication, protected client choice, and prohibited interference. STUDY PATH Interference with contracts or agency
☐	☐	G. Licensed and unlicensed assistants	Which tasks require a license and which administrative tasks an unlicensed assistant may perform. STUDY PATH Licensed and unlicensed assistants
☐	☐	H. Teams	Team names, advertising identity, organization, and required supervision. STUDY PATH Illinois real estate teams
☐	☐	I. Handling of monies	Special accounts, security deposits, receipts, deposits, records, disbursement, commingling, and conversion. STUDY PATH Handling client and customer money
☐	☐	J. Handling of documents	Document delivery, copies, signatures, retention, transaction records, and access to records. STUDY PATH Handling real estate documents
☐	☐	K. Disciplinary provisions	Unprofessional conduct, prohibited acts, complaints, investigations, discipline, and consequences. STUDY PATH Illinois disciplinary provisions
☐	☐	L. CMA and BPO requirements	Who may prepare a CMA or BPO, permitted purposes, required content, compensation, and appraisal boundaries. STUDY PATH Illinois CMA and BPO requirements
☐	☐	M. Purchase contracts and lease agreements	Licensee preparation of customary transaction documents and the Quinlan and Tyson practice boundary. STUDY PATH Illinois purchase and lease agreements
☐	☐	N. Purpose of license law	Public protection, minimum competence, professional conduct, regulation, and enforcement. STUDY PATH Purpose of Illinois license law

ILLINOIS AREA 03

Additional Illinois Laws and Regulations

25%

10 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Ownership interests	Trusts, homestead, government powers, co-ownership, condominiums, and cooperatives. Business entities and private restrictions are excluded here because PSI marks them managing-broker-only in this state section. STUDY PATH Illinois ownership interests and rights
☐	☐	B. Activities exceeding license scope	The boundaries between real estate practice, law, securities work, and activity governed by the Illinois Business Broker Act. STUDY PATH Activities beyond license scope
☐	☐	C. Transfer taxes	Illinois transfer-tax responsibility, declarations, exemptions, calculation, and transaction treatment. STUDY PATH Illinois real estate transfer taxes



1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	D. Transfer of title	Voluntary and involuntary title transfer. Advanced state title, closing, foreclosure, short-sale, and probate rows marked managing-broker-only are excluded here but remain covered where the national broker outline requires them. STUDY PATH Illinois transfer-of-title rules
☐	☐	E. Legal descriptions and the Plat Act	Illinois legal-description application, recorded plats, subdivision requirements, and the Plat Act. STUDY PATH Illinois legal descriptions and Plat Act
☐	☐	F. Real estate taxes and exemptions	Illinois property taxation, assessment, exemptions, liens, collection, and exam distinctions. STUDY PATH Illinois taxes and exemptions
☐	☐	G. Illinois Human Rights Act	Illinois protected classes, prohibited housing discrimination, enforcement, and fair-housing advertising. STUDY PATH Illinois Human Rights Act guide
☐	☐	H. Assistance Animal Integrity Act	Disability-related need, reliable documentation, housing-provider review, prohibited demands, and fraud provisions. STUDY PATH Assistance Animal Integrity Act
☐	☐	I. Illinois landlord and tenant law	State landlord and tenant rules, possession, notices, duties, remedies, and local-law boundaries. STUDY PATH Illinois landlord and tenant law
☐	☐	J. Commercial Broker Lien Act	Qualifying commercial services, lien creation, notice, recording, enforcement, release, and priority. STUDY PATH Commercial Broker Lien Act
☐	☐	K. Radon Resistant Construction Act	Covered construction, required radon-resistant techniques, local enforcement, and the difference from transaction disclosure. STUDY PATH Radon Resistant Construction Act

ILLINOIS AREA 04

Disclosures

25%

10 SCORED QUESTIONS

1	2	PUBLISHED OUTLINE ROW	WHAT YOU NEED TO RECOGNIZE AND APPLY
☐	☐	A. Agency disclosures	Seller or landlord designated agency, buyer or tenant designated agency, dual agency, no-agency notice, prohibited transactional-broker or facilitator relationships, and contemporaneous offers. STUDY PATH Illinois agency and no-agency disclosures
☐	☐	B. Licensee direct or indirect interest	Written disclosure when a licensee has a direct or indirect interest in a purchase, sale, or other covered transaction. STUDY PATH Licensee interest disclosure
☐	☐	C. Compensation sources	Disclosure of compensation sources, multiple compensation, consent, and the distinction between payment and representation. STUDY PATH Compensation-source disclosure
☐	☐	D. Property disclosure	Residential Real Property Disclosure Act duties, delivery, exemptions, known material defects, and licensee responsibilities. STUDY PATH Residential property disclosure and defects
☐	☐	E. Environmental and other disclosures	Radon, lead-based paint, mine subsidence, underground storage tanks, and landlord flooding disclosure. STUDY PATH Illinois environmental disclosure framework

ILLINOIS SYNTHESIS NOTES

Most important actor, duty, timing, disclosure, or document boundary to retest



MASTERY DASHBOARD

Turn checked rows into a defensible exam decision

A completed checklist is useful only when it agrees with recent, unseen performance. Update this scorecard after timed mixed sets, then assign the next study block to the largest repeated weakness.

Area	Learned rows	Retested rows	Recent accuracy	Next action
Property Ownership	___ / 4	___ / 4	___ %	_____
Land Use Controls and Regulations	___ / 3	___ / 3	___ %	_____
Valuation and Market Analysis	___ / 3	___ / 3	___ %	_____
Financing	___ / 3	___ / 3	___ %	_____
Contracts	___ / 3	___ / 3	___ %	_____
Agency	___ / 3	___ / 3	___ %	_____
Property Disclosures	___ / 3	___ / 3	___ %	_____
Property Management	___ / 2	___ / 2	___ %	_____
Transfer of Title	___ / 4	___ / 4	___ %	_____
Practice of Real Estate	___ / 3	___ / 3	___ %	_____
Real Estate Calculations	___ / 2	___ / 2	___ %	_____
Licensing Requirements	___ / 8	___ / 8	___ %	_____
Illinois Real Estate License Act	___ / 14	___ / 14	___ %	_____
Additional Illinois Laws and Regulations	___ / 11	___ / 11	___ %	_____
Disclosures	___ / 5	___ / 5	___ %	_____

Final readiness evidence

National mixed set	Date: _____	Score: _____ / 100	Time: _____
Illinois mixed set	Date: _____	Score: _____ / 40	Time: _____
Last weak-area retest	Area: _____	Score: _____	Date: _____

Decision rule: schedule from evidence, not from how familiar the pages feel. Look for stable closed-note performance, adequate timing, no unreviewed content area, and a clear correction for repeated mistakes.

Primary sources and version control

PSI Illinois Real Estate Candidate Information Bulletin, effective June 24, 2026. [Open the official PSI bulletin](#)

IDFPR 75-hour Broker Pre-License Curriculum. Use it for education scope, while PSI controls the scored exam blueprint. [Open the official IDFPR curriculum](#)

Facts and links were reviewed through August 22, 2026. The current PSI bulletin, Illinois statutes, administrative rules, and IDFPR guidance control if they change. Pass Illinois is independent exam preparation and does not reproduce secure examination questions or provide legal advice.