

CONTRACTOR EXAM FIELD GUIDE

Alabama Home Builders Unlimited License

30-Day Study Guide and Open-Book Pass Plan



Verified against current official sources on August 8, 2026

Two exams | 120 questions | One disciplined system

How to use this guide

First, the rule that can save your exam day:

This guide is for studying only. Prov does not allow test-prep study guides or practice exams in the testing room. Bring only the current authorized references, prepared exactly under Prov's rules.

This plan is built for a working contractor. Your daily target is 75-90 minutes Monday through Friday and 2-3 hours on the two heavier practice days each week. Every session uses the same four-part rhythm:

1. 20 minutes: learn one topic.
2. 20 minutes: locate the same topic in the authorized book.
3. 25 minutes: answer questions or solve quantities under a timer.
4. 10 minutes: log misses as K (knowledge), N (navigation), M (math), or R (misread).

Because you already build decks and understand field carpentry, the plan does not waste your month on basics you use every day. It still protects the 20 carpentry questions, while deliberately pushing more time into Business and Law, plan reading, concrete/masonry, associated trades, OSHA, and fast reference lookup.

Recommended scheduling choice

If your calendar and the extra \$30 allow it, take the exams on separate days, about 3-7 days apart. Six total test hours plus check-in is a stamina event. For you, I would take Business and Law first, then Skill, so the less familiar material gets finished first and the second exam leans more on field experience.

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1. Current exam snapshot

Exam	Questions / Time	Official cut score	Highest-weight areas
HBLB Business and Law	40 / 2 hours	70%	Estimating & Bidding (8); Contract, Financial, and Project Management (5 each)
HBLB Skill	80 / 4 hours	66%	Carpentry (20); Plan Reading and Sitework & Foundations (10 each)

- Both exams are open book and computer-delivered under the current bulletin.
- Pacing is identical: 3 minutes per question on both exams.
- Same-day fee: \$130. Separate-day fee: \$80 per exam. Verify when scheduling because fees can change.
- Results are provided at the testing center. Failed exams may be rescheduled with no stated waiting period in the current bulletin.
- The Board says passing scores remain valid for three years.
- Bay Minette is listed as a testing location, but availability changes; use Prov's live scheduler.

Important bulletin update

The newest Prov candidate bulletin located is dated October 23, 2025 and lists Alabama Legislative Changes 2025 as a second Business and Law reference. Some HBLB application packets posted later still embed the September 11, 2025 bulletin, which lists only the NASCLA book. Use the newest Prov bulletin and re-check it the week of your exam.

Official topic weights

Business and Law

Subject	Questions	Share	Study priority
Estimating & Bidding	8	20%	Highest
Contract Management	5	12.5%	High
Financial Management	5	12.5%	High
Project Management	5	12.5%	High
Licensing Laws	4	10%	High - Alabama specific
Business Organization	2	5%	Medium
Labor Laws	2	5%	Medium
Risk Management	2	5%	Medium
Safety (Reporting)	2	5%	Medium
Board Rules	2	5%	Medium - Alabama specific
Tax Laws	2	5%	Medium
Lien Laws	1	2.5%	Do not skip

Skill

Subject	Questions	Share	Study priority
Carpentry	20	25%	Highest; spans, framing, stairs, decks
Plan Reading	10	12.5%	High; timed math and detail lookup
Sitework & Foundations	10	12.5%	High
Concrete & Reinforcement	7	8.75%	High
Roofing	7	8.75%	High
Masonry	6	7.5%	High if less familiar
Associated Trades	6	7.5%	High if less familiar
Exterior Finish	5	6.25%	Medium
OSHA	5	6.25%	Fast points if memorized
Interior Finish	4	5%	Medium

2. Authorized references and book rules

Exam	Authorized reference listed in current bulletin	Best move
Business and Law	Alabama - NASCLA Contractors Guide to Business, Law and Project Management, Alabama Residential Construction, 4th Edition. ISBN 978-1-948558-20-4.	Use the listed edition and permanent chapter tabs.
Business and Law	Alabama Legislative Changes 2025 (HBLB). The bulletin says candidates may print this document at home.	Print the current official copy; tab only its printed headings.
Skill	International Residential Code, 2015. Item 3100S15.	Use the listed 2015 edition for closest question alignment.
Skill	Residential Home Builder Study Guide. ISBN 978-1-323-55091-5.	Use this combined book if available.
Skill substitute option	Basic Safety (2009), Masonry and Sitework for the Residential Contractor (2nd ed.), and Study Guide for Residential Carpentry & Repair (2nd ed., 2014).	All three substitute for the combined Residential Home Builder Study Guide.

Prov's general reference rules say exact book titles are required and older/newer editions are permitted, but the safest exam-prep choice is the listed edition because the question bank is aligned to it. The test administrator has final authority over what enters the room.

What is allowed in the books

Allowed	Not allowed
Highlighting	Handwritten notes anywhere in a reference
Underlining in ink	Moveable/repositionable tabs or Post-it notes
Permanent tabs	Photocopied books or added photocopied pages, unless expressly authorized
Printed Alabama Legislative Changes 2025, as expressly authorized	This guide, formula sheets, practice exams, or added indexes
Simple four-function calculator	Phone, tablet, special/programming calculator, or electronic notes

A tab and highlighting system that stays legal

- Yellow: definitions and rules.
- Blue: formulas, tables, and calculation examples.
- Green: deadlines, notices, and required documents.
- Orange: exceptions, safety thresholds, and 'not permitted' language.
- Highlight the answer-bearing phrase, not the whole page. You are building visual landmarks.
- Use the book's printed index first. Do not tape or insert a homemade index or formula sheet.
- Install tabs at least one day early so the adhesive is secure; loose tabs can be rejected.

Reference	Permanent tabs to prioritize
NASCLA Alabama Residential 4th	Index; business planning/entity; licensing; insurance/risk; contracts; estimating; scheduling; project management; safety/environment; employees/subcontractors; accounting/financial; tax; liens; forms/appendices.
Alabama Legislative Changes 2025	Use only the document's printed headings. Do not add handwritten summaries.
2015 IRC - planning	Index; Ch. 2 definitions; R301 design; R302 fire; R308 glazing; R310 emergency escape; R311 egress/stairs; R312 guards; R314 smoke; R315 CO; R317 decay; R318 termites; R322 flood.
2015 IRC - structure	Ch. 4 foundations; R403 footings; R404 foundation walls; R405 drainage; R406 dampproofing; R408 crawlspaces; Ch. 5 floors; R502 joists; R503 sheathing; R507 decks; Ch. 6 walls; R602 framing; R606 masonry.
2015 IRC - roof/finish	Ch. 7 coverings; R702 interior; R703 exterior; Ch. 8 roof-ceiling; R802 framing; R806 ventilation; Ch. 9 roofing; R903 weather protection; R905 coverings; R908 reroofing.
2015 IRC - trades	Ch. 15 exhaust; Ch. 16 ducts; Ch. 24 fuel gas; Ch. 27 fixtures; Ch. 28 water heaters; Ch. 29 water supply; Ch. 30 drainage; Ch. 31 vents; Ch. 34-43 electrical.
Residential Home Builder Study Guide	Index; plan reading; site/soil; foundations; concrete/rebar; masonry; floor/wall/roof framing; stairs; doors/windows; roofing; interior/exterior finish; safety; ladders/scaffolds/excavation/falls.

3. Your 30-day pass plan

Minimum target: 45 focused hours over 30 days. Do not count passive video watching as study unless you immediately perform a book lookup or solve questions.

Day	Focus	Required work product
1	Set baseline	Read this guide's exam snapshot. Inventory books. Take Questions B1-B13 and S1-S18 without studying. Start an error log.
2	Build the book system	Install only permanent tabs. Learn each book's table of contents and index. Run 20 one-minute index lookups.
3	Business organization + licensing	Study entity types, qualifying representative, Alabama thresholds, scope, exemptions, and penalties.
4	Contracts	Study contract elements, scope, change orders, delays, payment, closeout, warranties, and dispute provisions.
5	Estimating I	Quantities, takeoff sequence, labor productivity, material waste, direct vs. indirect cost. Complete 15 math drills.
6	Estimating II	Markup vs. margin, overhead allocation, bid leveling, allowances, contingencies, alternates, and unit prices.
7	Business checkpoint	Timed 20-question set in 60 minutes. Rework every miss and locate the controlling passage in the book.
8	Plan reading	Scales, dimensions, elevations, sections, details, schedules, symbols, specifications, and quantity takeoffs.
9	Sitework + foundations	Soils, layout, excavation, grading/drainage, footings, foundations, crawlspaces, waterproofing, termites, flood provisions.
10	Concrete	Volume, mix properties, placement, consolidation, curing, joints, forms, reinforcement, cover, and lap concepts.

Day	Focus	Required work product
11	Masonry	Mortar/grout, CMU/brick quantities, bond, reinforcement, flashing, weeps, lintels, and control joints.
12	Carpentry I	Materials, grades, fasteners, floor and wall framing, openings, headers, sheathing, fireblocking, span-table navigation.
13	Carpentry II	Roof framing, stairs, decks, ledgers, guards, connectors, engineered products, and load path.
14	Skill checkpoint	Timed 40-question set in 120 minutes. Target 75%+ and no lookup longer than 3 minutes.
15	Financial management	Accounting methods, statements, ratios, cash flow, job costing, WIP, break-even, and profit recognition.
16	Project management	Scheduling, critical path, float, submittals, RFIs, procurement, quality, documentation, and closeout.
17	Labor + risk + safety reporting	Employee vs. contractor, payroll basics, insurance, bonds, indemnity, OSHA logs, and severe-event reporting.
18	Alabama law day	Study lien basics, Board rules, the exact 2025 legislative-change handout, advertising, written contracts, and recovery fund.
19	Plan-reading speed	Do 30 scale, area, volume, elevation, and roof/stair calculations. Use only a four-function calculator.
20	Roof + exterior	Roof slopes, underlayment, flashing, ventilation, reroofing, WRB, siding, veneer, stucco, clearances, and corrosion.
21	Interior + associated trades	Gypsum, trim, tile, cabinets; HVAC Manuals J/S/D; plumbing traps/vents; electrical GFCI/AFCI and service basics.
22	OSHA	Falls, ladders, scaffolds, excavations, PPE, silica, electrical, housekeeping, competent-person duties.
23	Mixed lookup drill	Complete all lookup prompts in this guide. Average 90 seconds or less. Fix weak tabs; add no handwritten notes.
24	Official Skill practice	Take Prov's 80-question digital Skill practice under a 4-hour cap. Record K/N/M/R error codes.
25	Skill repair	Re-study only missed categories. Re-find every answer in the authorized references. Repeat missed math from scratch.
26	Official Business practice	Take 40 mixed questions from Prov's Business and Law practice under a 2-hour cap.
27	Business repair	Re-study misses, especially estimating, financials, licensing, and Board rules. Reprint current legislative changes if needed.
28	Dress rehearsal	If exams are same day, simulate 2 hours + break + 4 hours. If separate, simulate each exam on its own schedule.
29	Final weakness sprint	Review only error log, formulas, Alabama facts, and book locations. Pack approved books, ID, and calculator.
30	Light review + recovery	Do 20 easy lookups, stop early, hydrate, eat normally, and protect sleep. No heavy cramming.

Weekly score gates

Checkpoint	Target	If below target
Day 7 Business set	70%+	Repeat estimating and contract sections; do not just re-read answers.
Day 14 Skill set	75%+	Rebuild lookup map for every category below 70%.
Day 24 official Skill practice	80%+	Delay the exam if possible when still below 75% after review.
Day 26 official Business practice	80%+	Repeat the weakest two subject groups and take a fresh mixed set.
Day 28 dress rehearsal	80%+ with time left	Correct navigation and pacing errors before adding new content.

4. Business and Law high-yield guide

Estimating and bidding - 8 questions

- Separate direct labor, direct material, equipment, subcontract, general conditions, overhead, contingency, and profit.
- Know production rate vs. duration: $\text{labor-hours} = \text{quantity} / \text{production per labor-hour}$. $\text{Crew duration} = \text{labor-hours} / \text{crew size}$.
- Know markup vs. gross margin cold. This is one of the easiest places to lose math points.
- Level bids by scope, quantities, alternates, exclusions, tax, freight, schedule, bonding, insurance, and warranty - not price alone.
- Read question units twice: feet vs. inches, square vs. cubic, crew-hour vs. labor-hour, markup vs. margin.
- Know allowances, alternates, unit prices, contingencies, bid bonds, performance/payment bonds, and retainage concepts.

Contracts - 5 questions

- Formation: offer, acceptance, consideration, competent parties, lawful purpose.
- Scope must identify inclusions, exclusions, plans/specifications, allowance handling, price, payment, schedule, and change process.
- Never treat verbal extras as harmless. Written change orders should state scope, price, and time impact before work.
- Know differing conditions, delays, force majeure, termination, default, indemnity, warranties, dispute resolution, substantial completion, final completion, and closeout.
- Document RFIs, submittals, daily reports, photos, notices, schedule updates, inspection results, and owner decisions.

Financial management - 5 questions

- Balance sheet: $\text{assets} = \text{liabilities} + \text{equity}$. Income statement: $\text{revenue} - \text{expenses} = \text{profit}$. Cash-flow statement tracks cash movement.
- Current ratio = $\text{current assets} / \text{current liabilities}$. Working capital = $\text{current assets} - \text{current liabilities}$.
- Know cash vs. accrual accounting, accounts receivable/payable, depreciation, job costing, WIP, under/overbilling, and aging reports.
- Profit does not equal cash. Deposits spent on unrelated overhead can create a cash crisis even on a profitable job.
- Break-even sales = $\text{fixed costs} / \text{contribution-margin ratio}$.

Project management - 5 questions

- Critical path controls finish date; float measures scheduling flexibility.
- Build procurement and submittal lead times into the schedule before field need dates.
- RFI requests clarification; submittal shows proposed product/shop information; change order changes contract; daily report records events.
- Quality control prevents defects; quality assurance verifies the system. Punch list is not a substitute for ongoing quality checks.
- Closeout includes inspections, certificates, warranties, manuals, releases/waivers, as-builts when required, and final payment documents.

Alabama licensing, Board rules, liens, labor, tax, risk, and safety

- Learn the \$10,000 residential threshold, \$2,500 roofing threshold, cost-of-undertaking definition, owner-builder limits, license scopes, and penalties.
- Mechanic's liens are deadline-driven. Know who must notify whom, what must be filed, where, and when from the current Alabama reference.
- Worker classification turns on the real relationship, not just a 1099 or contract label.
- Risk tools include insurance, bonds, indemnity, additional-insured endorsements, waivers of subrogation, safety, documentation, and subcontract flow-down.
- OSHA severe-event reporting: fatality within 8 hours; in-patient hospitalization, amputation, or loss of an eye within 24 hours, subject to rule conditions.
- Treat payroll withholdings as obligations. Know basic employer tax, sales/use tax, and recordkeeping concepts in your NASCLA book.

5. Skill exam high-yield guide

Plan reading - 10 questions

- Read title block, scale, general notes, symbols, schedules, plans, elevations, sections, and details in that order.
- Use written dimensions, not scaled guesses. When documents conflict, identify the governing note/detail and seek clarification.
- Drill area, volume, elevations, slopes, roof factors, stair math, openings, and material counts with a four-function calculator.
- Know plan types: site, foundation, floor, framing, roof, reflected ceiling, MEP, details, and specifications.

Sitework and foundations - 10 questions

- Soils: bearing, compaction, organic/expansive fill, groundwater, drainage, frost, and geotechnical recommendations.
- Layout: benchmarks, setbacks, elevations, excavation limits, utilities, erosion control, and batter boards.
- IRC Ch. 4: footings, foundation walls, anchorage, columns, drainage, dampproofing/waterproofing, crawlspaces, and termite protection.
- Read every footing/foundation table footnote; the table body rarely tells the whole story.

Concrete and reinforcement - 7 questions

- Volume in cubic yards, yield, waste, water-cement relationship, slump concept, placement, consolidation, finishing, curing, and joints.
- Rebar size/spacing, location, supports, cover, laps, hooks, dowels, and inspection before placement.
- Cold joints, control/contraction joints, isolation joints, and construction joints serve different purposes.

Masonry - 6 questions

- CMU/brick quantity, mortar types, grout, bond, joint tooling, reinforcement, wall ties, lintels, flashing, and weeps.
- Keep drainage cavities clear; mortar droppings can defeat flashing and weeps.
- Know nominal vs. actual unit dimensions and how openings affect takeoff.

Carpentry - 20 questions

- Lumber species/grade, moisture/decay protection, fasteners/connectors, load path, and span-table navigation.
- Floors: girders/beams, joists, bearing, holes/notches, blocking, cantilevers, sheathing, and openings.
- Walls: studs, plates, headers, bracing, sheathing, fireblocking, draftstopping, and fastening schedule.
- Roofs: rafters, ceiling joists, ridge boards/beams, ties, hips/valleys, trusses, sheathing, ventilation, and uplift connections.
- Stairs/guards/handrails and decks/ledgers/lateral loads are ideal lookup questions - tab them heavily but legally.

Roofing - 7 questions

- Slope limits, underlayment, drip edge, flashing, valleys, penetrations, crickets, ventilation, ice barrier where applicable, and reroofing.
- Know roof area and square calculations; distinguish horizontal projection from sloped surface.
- Install all water-shedding layers shingle-fashion and read manufacturer/code limitations together.

Interior/exterior finish - 9 questions combined

- Interior: gypsum type/location, fastening, joints, tile/wet areas, trim, cabinets, flooring, and finish tolerances.
- Exterior: WRB, flashing, windows/doors, siding, stucco, masonry veneer, clearances, corrosion resistance, and sealant joints.
- The drainage plane must remain continuous across penetrations and transitions.

Associated trades - 6 questions

- HVAC: Manual J load, Manual S selection, Manual D ducts; combustion air; exhaust and duct termination.
- Plumbing: supply, drainage, traps, vents, water heaters, relief discharge, cleanouts, and fixture clearances.
- Electrical: services, grounding/bonding, branch circuits, GFCI/AFCI, box fill concepts, receptacle/lighting locations, pools/spas.

OSHA - 5 questions

- Memorize 6-foot general fall threshold, 10-foot scaffold threshold, ladder 4:1 setup and 3-foot extension.
- Excavations: competent person, cave-in protection at 5 feet unless stable rock, access at 4 feet, 25-foot lateral travel.
- Review PPE, electrical protection, silica, housekeeping, material handling, tools, and hazard communication.

6. Alabama-specific memory sheet

Use this page to study, not as an exam insert

Verify every Alabama fact in the current NASCLA Alabama edition and the exact Alabama Legislative Changes 2025 handout. Official references control if wording changes.

Topic	What to know
Exam requirement	Unlimited applicants take and pass both HBLB Business and Law and HBLB Skill. No authorization is required before testing.
Passing cut scores	Business and Law: 70%. Skill: 66%. Aim for 80%+ in practice so the minimum is not your plan.
Residential threshold	The statutory definition reaches covered residential work when the cost of the undertaking exceeds \$10,000; residential roofing is included when the undertaking exceeds \$2,500.
Cost of undertaking	Materials + labor + supervision + overhead + profit. Do not look only at your labor charge or contract deposit.
Residential scope	A residence/structure is generally not over three floors and not more than four residential units under Chapter 14A.
Advertising	Licensed homebuilders must display/share a valid HBLB license number in advertising and include it on contracts under the 2025 changes.
Written contract	Board rules treat failure to use a valid written contract showing offer and acceptance by signatures of all parties as misconduct.
Insurance disclosure	Before work, disclose in writing whether liability insurance is maintained; builder and homeowner sign, with one witness selected by the homeowner.
Unlicensed consequences	Unlicensed covered work can trigger a stop-work order, Class A misdemeanor exposure, administrative action, and inability to enforce the residential contract.
Administrative fine	The Board may levy up to \$5,000 for each violation under Chapter 14A.
Recovery fund	The 2025 change increased the maximum homeowner recovery-fund payout from \$20,000 to \$30,000.
Owner-builder exemption	The owner must act as the owner's own contractor and provide all material supervision for an owner-occupied one- or two-family residence; sale within one year is presumptive evidence of building for sale.
Score life	A passing test score is valid for three years from the test date according to the Board FAQ.
Current bulletin matters	The latest Prov bulletin located for this guide is dated 2025.10.23. It adds Alabama Legislative Changes 2025 to Business and Law references; some application packets still contain an older 2025.09.11 bulletin.

7. Formula and calculation sheet

These formulas are for study. You may not bring this sheet into the exam. Practice until you can reproduce the process using the authorized references and a simple calculator.

Need	Formula	Fast check
Rectangle area	$L \times W$	Keep units consistent.
Triangle area	$(B \times H) / 2$	Useful for gables.
Circle	Area = $3.1416 \times r \times r$; circumference = $3.1416 \times d$	Radius is half diameter.
Cubic yards	$L(\text{ft}) \times W(\text{ft}) \times D(\text{ft}) / 27$	Convert inches to feet first.
Board feet	$T(\text{in}) \times W(\text{in}) \times L(\text{ft}) / 12$	Multiply by piece count.
Roof slope factor	$\sqrt{12^2 + \text{rise}^2} / 12$	6:12 factor is about 1.118.
Roof squares	roof area / 100	Add specified waste after net area.
4 x 8 sheets	area / 32	Round up; then add specified waste.

Need	Formula	Fast check
8 x 8 x 16 CMU	wall area x 1.125	Nominal count; subtract openings if directed.
Labor hours	quantity / production rate	Rate must match crew-hour or labor-hour wording.
Markup price	cost x (1 + markup)	25% markup on \$100 = \$125.
Margin price	cost / (1 - margin)	25% margin on \$100 cost = \$133.33.
Gross margin	(sales - direct cost) / sales	Do not divide by cost.
Current ratio	current assets / current liabilities	Liquidity snapshot.
Break-even sales	fixed costs / contribution-margin ratio	Use decimal, not percent form.
Simple interest	principal x rate x time	Time and rate periods must match.

Calculation workflow

1. Write what the question asks for and the final unit.
2. Convert dimensions before multiplying: 4 inches = 0.333 feet.
3. Calculate net quantity before adding the stated waste factor.
4. Carry extra decimals until the end, then round in the direction the question or purchase unit requires.
5. Sanity-check the result. A 12 x 20 x 4-inch slab cannot reasonably need 20 cubic yards.

8. Timed reference lookup drills

Goal by Day 23: identify the book in 10 seconds and reach the controlling passage in 90 seconds. Write answers only in your separate error log, never in an exam book.

Book	Find this under 90 seconds
Business	Find the definition and formula difference between markup and margin.
Business	Find the contract section on written change orders and authorization.
Business	Find the financial statement that reports assets, liabilities, and equity.
Business	Find the method for calculating current ratio.
Business	Find the scheduling definition of critical path and total float.
Business	Find worker-classification factors; do not rely only on a 1099 label.
Business	Find Alabama's cost-of-undertaking definition.
Business	Find the Alabama written-contract/signature rule.
Business	Find the mechanic's lien notice and filing discussion.
Business	Find OSHA severe-injury reporting deadlines.
IRC	Find stair riser, tread, headroom, landing, handrail, and guard requirements.
IRC	Find safety-glazing hazardous locations.
IRC	Find footing width/thickness tables and anchor-bolt provisions.
IRC	Find foundation drainage and dampproofing/waterproofing.
IRC	Find floor-joist, ceiling-joist, and rafter span tables.
IRC	Find exterior deck ledger, joist, beam, post, and lateral-load provisions.
IRC	Find wood stud size/spacing and header tables.
IRC	Find roof ventilation and attic access.
IRC	Find minimum slopes and underlayment for asphalt shingles.

Book	Find this under 90 seconds
IRC	Find exterior wall covering, flashing, and weather-resistive barrier requirements.
IRC	Find dryer exhaust length/termination and bathroom exhaust termination.
IRC	Find water-heater pan, relief discharge, and combustion-air topics.
IRC	Find GFCI and AFCI locations.
Safety	Find fall, ladder, scaffold, and trench thresholds in the approved safety reference.

The four-step lookup method

- 1. Classify: business, Alabama law, IRC, trade study guide, or safety.
- 2. Reduce the question to one index phrase: 'asphalt shingle slope,' not the whole sentence.
- 3. Read the section, exceptions, table heading, and footnotes before choosing.
- 4. If not found in 2.5-3 minutes, flag it, guess provisionally, and move. Return after banking easier points.

9. Original practice bank

How to take it

These are original study questions, not copied or recalled exam questions. Use 3 minutes per question. First take them closed-guide, then verify every answer in an authorized reference. Target 80% or better.

Business and Law - 26 questions (78 minutes)

B1. Which statement about forming an LLC is most accurate for a contractor?

- A. It eliminates the need for insurance.
- B. It can separate business liabilities from personal assets, but personal guarantees and misconduct can still create personal exposure.
- C. It prevents all taxes from being owed.
- D. It makes written contracts unnecessary.

B2. Which group contains the basic elements commonly required for an enforceable contract?

- A. Offer, acceptance, consideration, competent parties, and lawful purpose
- B. Invoice, permit, inspection, and warranty
- C. Estimate, schedule, punch list, and lien waiver
- D. Insurance, bond, license, and business card

B3. A homeowner verbally asks for an upgrade that changes price and schedule. What is the best contractor response?

- A. Perform it immediately and price it later.
- B. Refuse all changes.
- C. Prepare a written change order describing scope, price, and time impact, and obtain authorization before work.
- D. Tell a subcontractor to decide.

B4. A plan detail and a specification appear inconsistent. What is the safest next step?

- A. Use whichever is cheaper.
- B. Scale the drawing and ignore written dimensions.
- C. Follow the contract's document-priority procedure and request written clarification before affected work.
- D. Let the supplier choose.

B5. A task has 320 square feet. Productivity is 8 square feet per labor-hour and loaded labor costs \$32 per hour. Estimated labor cost is:

- A. \$320
- B. \$1,024
- C. \$1,280
- D. \$2,560

B6. Direct cost is \$12,000 and the contractor adds a 25% markup. Selling price is:

- A. \$14,400
- B. \$15,000
- C. \$16,000
- D. \$18,000

B7. Direct cost is \$20,000. What selling price produces a 20% gross margin before other adjustments?

- A. \$22,000
- B. \$24,000
- C. \$25,000
- D. \$26,000

B8. Which item is normally an indirect job or company cost rather than installed material?

- A. Deck boards
- B. Concrete in footings
- C. Office rent
- D. Joist hangers

B9. Which statement best distinguishes an allowance from a contingency?

- A. They are always identical.
- B. An allowance is a budgeted amount for a not-yet-selected item; contingency covers uncertainty or risk under the contract's terms.
- C. An allowance is profit; contingency is tax.
- D. Both automatically belong to the contractor.

B10. When leveling subcontractor bids, the most important first comparison is:

- A. The logo on each proposal
- B. Whether each bidder included the same scope, quantities, exclusions, and schedule requirements
- C. Which bidder called first
- D. Which proposal is shortest

B11. Current assets are \$75,000 and current liabilities are \$50,000. The current ratio is:

- A. 0.67
- B. 1.0
- C. 1.5
- D. 2.5

B12. Gross profit is generally calculated as:

- A. Revenue minus direct cost of work
- B. Cash plus accounts receivable
- C. Assets minus liabilities
- D. Revenue minus every company expense and tax

B13. Under cash-basis accounting, revenue is generally recognized when:

- A. The estimate is prepared.
- B. The contract is signed.
- C. Cash is received.
- D. The permit is issued.

B14. Annual fixed costs are \$120,000 and the contribution-margin ratio is 30%.

Break-even sales are:

- A. \$36,000
- B. \$120,000
- C. \$360,000
- D. \$400,000

B15. A delay to an activity on the critical path will generally:

- A. Have no effect on completion.
- B. Delay project completion unless time is recovered elsewhere.
- C. Increase float.
- D. Reduce direct costs automatically.

B16. Which document is primarily used to request clarification of plans or specifications?

- A. RFI
- B. Lien waiver
- C. Certificate of insurance
- D. Payroll register

B17. A schedule update should show at minimum:

- A. Only the original completion date
- B. Actual progress, remaining work, changed logic/durations, and forecast completion
- C. Only paid invoices
- D. Only weather days

B18. Whether a worker is an employee or independent contractor is determined mainly by:

- A. Whether a 1099 is issued
- B. The label used in the contract only
- C. The actual relationship, including control, independence, and applicable legal factors
- D. Whether the worker owns hand tools

B19. For Alabama HBLB purposes, 'cost of the undertaking' includes:

- A. Labor only
- B. Materials only
- C. Labor and materials but no profit
- D. Materials, labor, supervision, overhead, and profit

B20. A person performs covered residential home building without the required HBLB license. Which consequence is specifically stated in Chapter 14A?

- A. The contract is automatically doubled.
- B. The builder may not bring or maintain an action to enforce the residential contract.
- C. The homeowner must obtain the license afterward.
- D. The permit cures the licensing violation.

B21. Under Alabama's 2025 changes, a licensed homebuilder should display the valid license number:

- A. Only on tax returns
- B. Only inside the office
- C. On contracts and in advertising, including applicable social media and vehicle/sign advertising
- D. Only when a homeowner asks

B22. The main purpose of a mechanic's lien is to:

- A. Replace a written contract
- B. Create security against improved property for qualifying unpaid labor/material claims, subject to strict notice and filing rules
- C. Guarantee immediate payment
- D. Transfer title to the contractor automatically

B23. Which statement about a certificate of insurance (COI) is safest?

- A. It changes the policy terms.
- B. It guarantees coverage for every claim.
- C. It is evidence of insurance at issuance but does not itself amend coverage or create additional-insured status.
- D. It replaces the subcontract.

B24. A work-related fatality generally must be reported to OSHA within ____; an in-patient hospitalization, amputation, or loss of an eye within ____.

- A. 24 hours; 72 hours
- B. 8 hours; 24 hours
- C. 24 hours; 8 hours
- D. 7 days; 30 days

B25. Payroll taxes withheld from employees should be treated by the contractor as:

- A. Extra company profit
- B. Trust-type funds to be deposited and reported on required schedules
- C. Optional expenses
- D. A project contingency

B26. Which practice best aligns with Alabama Board rules and the 2025 changes?

- A. Use oral agreements for small jobs over the threshold.
- B. Use a signed written contract that shows offer and acceptance and includes the valid HBLB license number.
- C. Put the license number only on invoices.
- D. Let the permit serve as the entire contract.

Skill - 36 questions (108 minutes)

S1. On a drawing at 1/4 inch = 1 foot, a wall measures 3.75 inches on paper. Its represented length is:

- A. 7.5 feet
- B. 12 feet
- C. 15 feet
- D. 18.75 feet

S2. A 28 x 40 foot floor contains a 4 x 8 foot stair opening. Net framed floor area is:

- A. 1,088 sq ft
- B. 1,120 sq ft
- C. 1,152 sq ft
- D. 992 sq ft

S3. A benchmark elevation is 100.00 feet and the bottom of footing elevation is 96.25 feet. The footing is:

- A. 2.75 feet below benchmark
- B. 3.25 feet below benchmark
- C. 3.75 feet below benchmark
- D. 4.25 feet below benchmark

S4. A printed dimension conflicts with a scaled measurement. The best first approach is:

- A. Use the scaled value.
- B. Use the printed dimension and seek clarification if documents remain inconsistent.
- C. Average the two.
- D. Let the material supplier decide.

S5. Footings should generally bear on:

- A. Loose topsoil
- B. Organic fill
- C. Undisturbed soil or engineered compacted fill of adequate bearing capacity
- D. Construction debris

S6. Where practical, the 2015 IRC's basic surface-drainage rule calls for finish grade to fall away from the foundation at least:

- A. 1 inch in 10 feet
- B. 3 inches in 10 feet
- C. 6 inches in 10 feet
- D. 12 inches in 10 feet

S7. A geotechnical report identifies expansive soil. The best response is to:

- A. Ignore it if the house is one story.
- B. Use a foundation design addressing the reported soil conditions and required professional recommendations.
- C. Add more topsoil.
- D. Reduce all footing widths.

S8. The primary purpose of foundation drainage is to:

- A. Increase concrete strength
- B. Control subsurface water around foundation walls and footings
- C. Replace roof gutters
- D. Provide combustion air

S9. How many cubic yards are in a 12 x 20 foot slab that is 4 inches thick, before waste?

- A. 2.22
- B. 2.96
- C. 3.56
- D. 4.44

S10. Proper curing of concrete primarily supports:

- A. Continued cement hydration, strength development, and reduced surface drying
- B. Immediate removal of all moisture
- C. Elimination of reinforcement
- D. A higher water-cement ratio

S11. Why must reinforcing steel be held in the specified location during a pour?

- A. Concrete is strongest in tension without steel.
- B. Steel placement is part of the designed tension/load-resisting system and required cover must be maintained.
- C. Steel is only decorative.
- D. It reduces concrete volume enough to change the order.

S12. Approximately how many nominal 8 x 8 x 16 inch concrete masonry units cover a 20 x 12 foot wall before openings and waste?

- A. 135
- B. 240
- C. 270
- D. 320

S13. Flashing and weep openings at the base of a masonry veneer are intended to:

- A. Trap water in the cavity
- B. Drain water that enters the veneer system to the exterior
- C. Carry roof loads
- D. Replace wall ties

S14. Twenty pieces of 2 x 10 lumber, each 12 feet long, contain how many board feet?

- A. 200
- B. 240
- C. 400
- D. 480

S15. Total stair rise is 105 inches. Using a maximum riser of 7.75 inches, what is the minimum number of equal risers and the actual riser height?

- A. 13 risers at 8.08 inches
- B. 14 risers at 7.50 inches
- C. 15 risers at 7.75 inches
- D. 16 risers at 6.25 inches

S16. A 6:12 roof has an approximate slope factor of 1.118. A 1,200 sq ft horizontal projection has approximately what sloped area before waste?

- A. 1,073 sq ft
- B. 1,200 sq ft
- C. 1,342 sq ft
- D. 1,800 sq ft

S17. A wood-joist span-table lookup requires which information?

- A. Species, grade, joist size, spacing, and applicable loads
- B. Paint color only
- C. Foundation depth only
- D. Window brand only

S18. Header sizing over an opening depends most directly on:

- A. Opening span and supported loads/tributary conditions
- B. Siding color
- C. Floor finish
- D. Number of electrical receptacles

S19. The most important purpose of properly integrating flashing at a deck ledger is to:

- A. Make the ledger look thicker
- B. Keep water from entering the wall/ledger connection and causing decay
- C. Replace structural fasteners
- D. Eliminate lateral loads

S20. May a deck ledger rely on brick or stone veneer alone for structural support?

- A. Yes, always
- B. Yes, if adhesive is added
- C. No; the connection must transfer load to an approved structural system
- D. Only above the second floor

S21. Fireblocking is installed primarily to:

- A. Stop all sound
- B. Limit concealed air movement and the passage of fire/smoke through interconnected cavities
- C. Support roof shingles
- D. Replace insulation

S22. When installing structural wood panels over framing, the correct approach is to:

- A. Ignore span ratings and edge support.
- B. Follow panel span rating, orientation, edge support, fastening, and spacing requirements.
- C. Use finish nails only.
- D. Cut every panel into equal squares.

S23. Roof underlayment and flashing should generally be lapped:

- A. To direct water into the assembly
- B. Shingle-fashion so upper layers drain over lower layers
- C. With lower layers over upper layers
- D. Without regard to water flow

S24. Under the 2015 IRC, asphalt shingles are generally permitted on slopes of at least:

- A. 1:12
- B. 2:12
- C. 3:12
- D. 4:12

S25. A 32 x 48 foot simple gable roof is 6:12. Using a 1.118 slope factor and 10% waste, approximately how many roofing squares are required?

- A. 16
- B. 17
- C. 19
- D. 22

S26. In a continuously wet shower area, the safest substrate choice is:

- A. Regular paper-faced gypsum board regardless of finish
- B. An approved tile backer/substrate and waterproofing system installed for the exposure and manufacturer instructions
- C. Unsealed particleboard
- D. Interior plywood with no membrane

S27. Window and wall flashing should be integrated with the weather-resistive barrier to:

- A. Create a continuous drainage path to the exterior
- B. Direct water behind sheathing
- C. Eliminate all sealant
- D. Carry floor loads

S28. For exterior siding, which instruction set controls installation details such as fasteners and clearances?

- A. A social-media photo
- B. Applicable code plus the listed manufacturer's installation instructions
- C. The lowest bidder's habit
- D. Interior drywall instructions

S29. Which pairing is correct for residential HVAC design?

- A. Manual J - duct sizing; Manual D - load calculation
- B. Manual J - load calculation; Manual S - equipment selection; Manual D - duct design
- C. Manual S - plumbing vents; Manual D - roof drainage
- D. Manual J - electrical service; Manual D - concrete mix

S30. A plumbing trap and vent system primarily works to:

- A. Increase water pressure
- B. Maintain a water seal against sewer gas while allowing drainage airflow
- C. Replace the building drain
- D. Heat domestic water

S31. A GFCI is designed primarily to:

- A. Protect people by interrupting a small ground-fault current
- B. Increase circuit voltage
- C. Replace overcurrent protection for every condition
- D. Measure roof slope

S32. In general construction work, OSHA fall protection is commonly required when employees are exposed to an unprotected side or edge ___ or more above a lower level.

- A. 4 feet
- B. 6 feet
- C. 8 feet
- D. 10 feet

S33. A non-self-supporting ladder used for access should be set near which angle and extend how far above the landing when used to access an upper level?

- A. 1:1 and 1 foot
- B. 4:1 and at least 3 feet
- C. 6:1 and 6 inches
- D. Horizontal and 2 feet

S34. A scaffold worker is 12 feet above a lower level. Which statement is generally correct?

- A. Fall protection is never needed on scaffolds.
- B. Scaffold fall protection is generally required above 10 feet, using the system applicable to the scaffold type.
- C. Only a warning sign is needed.
- D. A hard hat replaces fall protection.

S35. An excavation is 6 feet deep in soil and is not stable rock. Which is generally required?

- A. No protection if the work lasts one day
- B. An adequate protective system such as sloping, shoring, or shielding designed under the rule
- C. Only caution tape
- D. A residential permit in place of protection

S36. For a trench 4 feet or deeper, a ladder or other safe means of egress should be located so workers travel no more than:

- A. 10 feet laterally
- B. 25 feet laterally
- C. 50 feet laterally
- D. 100 feet laterally

10. Answer key and explanations

Business and Law answers

#	Ans.	Reason / where to verify
B1	B	Entity protection is not a substitute for insurance, good contracts, or proper conduct. NASCLA: business organization and risk management.
B2	A	Those are the core contract-formation elements. NASCLA: contract law.
B3	C	Written authorization controls scope, payment, and schedule risk. NASCLA: contract and change-order management.
B4	C	Do not invent a resolution to conflicting contract documents. NASCLA: contract documents, RFIs, and project documentation.
B5	C	$320 / 8 = 40$ labor-hours; $40 \times \$32 = \$1,280$. NASCLA: estimating and productivity.
B6	B	$\$12,000 \times 1.25 = \$15,000$. NASCLA: estimating; markup.
B7	C	$\$20,000 / (1 - .20) = \$25,000$. NASCLA: estimating and financial management.
B8	C	Office rent is overhead; the other items are direct installed costs. NASCLA: estimating and overhead.
B9	B	The contract should state how unused amounts and overruns are handled. NASCLA: estimating and contract management.
B10	B	A low number is not comparable until scope gaps and exclusions are normalized. NASCLA: bidding and subcontract procurement.
B11	C	$\$75,000 / \$50,000 = 1.5$. NASCLA: financial ratios.
B12	A	Net profit includes overhead and other expenses beyond direct cost. NASCLA: income statements and job costing.
B13	C	Cash basis recognizes income and expense when money changes hands. NASCLA: accounting methods.
B14	D	$\$120,000 / .30 = \$400,000$. NASCLA: break-even analysis.
B15	B	Critical-path activities have no available total float in the controlling schedule. NASCLA: scheduling.
B16	A	An RFI documents a request for information or clarification. NASCLA: project administration.
B17	B	An update compares actual status with the plan and forecasts the result. NASCLA: project scheduling and controls.
B18	C	A label alone does not override the real working relationship. NASCLA: labor law and worker classification.
B19	D	This is the statutory definition used to evaluate the licensing threshold. Ala. Code Section 34-14A-2.
B20	B	A homeowner-pulled permit does not replace the contractor's required license. Ala. Code Section 34-14A-14.
B21	C	The change is intended to make licensed builders readily identifiable. Alabama Legislative Changes 2025 / HBLB 2025 notice.
B22	B	Lien rights are statutory and deadline-driven; they do not replace contract administration. NASCLA: Alabama lien laws.
B23	C	Endorsements and the policy control; verify required coverage and status. NASCLA: insurance and risk transfer.
B24	B	Those are OSHA's severe-event reporting deadlines, subject to the rule's conditions. 29 CFR 1904.39; NASCLA safety reporting.
B25	B	Withheld payroll taxes are obligations, not operating cash or profit. NASCLA: payroll and tax laws.
B26	B	The Board rules require a valid written contract, and the 2025 change requires license-number disclosure on contracts. Ala. Admin. Code r. 465-X; Alabama Legislative Changes 2025.

Skill answers

#	Ans.	Reason / where to verify
S1	C	Each 1/4 inch represents 1 foot; $3.75 / .25 = 15$ feet. Plan reading: scale.
S2	A	$28 \times 40 = 1,120$; subtract $32 = 1,088$ sq ft. Plan reading and takeoff.

#	Ans.	Reason / where to verify
S3	C	$100.00 - 96.25 = 3.75$ feet. Plan reading; elevations.
S4	B	Written dimensions govern over scaling; unresolved conflicts require clarification. Plan reading and contract documents.
S5	C	Stable, verified bearing is essential to control settlement. 2015 IRC R401-R403; sitework reference.
S6	C	R401.3 uses a 6-inch fall within the first 10 feet, with provisions for constrained sites. 2015 IRC R401.3.
S7	B	Expansive or questionable soil requires design based on site-specific conditions. 2015 IRC R401.4; sitework/foundation reference.
S8	B	Drainage relieves water accumulation and supports moisture control. 2015 IRC R405-R406.
S9	B	$12 \times 20 \times (4/12) = 80$ cu ft; $80 / 27 = 2.96$ cu yd. Concrete quantity calculation.
S10	A	Curing maintains moisture and temperature conditions for hydration. Concrete and reinforcement reference.
S11	B	Displaced steel may not provide the intended capacity or durability. Concrete/reinforcement reference and approved plans.
S12	C	$240 \text{ sq ft} \times \text{about } 1.125 \text{ units/sq ft} = 270$ units. Masonry estimating.
S13	B	Veneer is not assumed watertight; the drainage system manages incidental water. 2015 IRC R703; masonry reference.
S14	C	Each piece: $2 \times 10 \times 12 / 12 = 20$ board feet; 20 pieces = 400. Carpentry estimating.
S15	B	$105 / 7.75 = 13.55$, so round up to 14; $105 / 14 = 7.50$ inches. 2015 IRC R311.7; stair layout.
S16	C	$1,200 \times 1.118 = 1,341.6$ sq ft. Roof/carpentry math.
S17	A	Changing any of those structural inputs can change the allowable span. 2015 IRC R502 span tables.
S18	A	Headers transfer supported loads around openings. 2015 IRC R602 header tables.
S19	B	Ledger failure risk includes concealed water damage as well as attachment defects. 2015 IRC R507 and R703 flashing.
S20	C	Veneer is not the structural backing for a ledger connection. 2015 IRC R507 ledger provisions.
S21	B	Fireblocking interrupts concealed draft openings at required locations. 2015 IRC R302.11.
S22	B	Panel performance depends on the complete installation schedule. 2015 IRC R503/R602/R803 and panel grade stamps.
S23	B	Drainage-plane continuity depends on shingle-fashion laps. 2015 IRC R903-R905.
S24	B	R905.2.2 sets 2:12 minimum; slopes below 4:12 require the prescribed special underlayment application. 2015 IRC R905.2.2 and R905.2.7.
S25	C	$32 \times 48 \times 1.118 \times 1.10 / 100 = 18.89$; round up to 19 squares. Roofing takeoff.
S26	B	Wet-area assemblies require materials and waterproofing approved for the use. 2015 IRC R702 and manufacturer instructions.
S27	A	The assembly must shed incidental water outward. 2015 IRC R703.4.
S28	B	Both code and the product's approved installation requirements matter. 2015 IRC R703.
S29	B	J calculates loads, S selects equipment, and D designs ducts. 2015 IRC mechanical provisions / ACCA standards.
S30	B	The trap seal blocks sewer gas; venting protects drainage flow and trap seals. 2015 IRC Chapters 30-31.
S31	A	GFCI protection detects imbalance and opens the circuit quickly. 2015 IRC electrical chapters.
S32	B	The general construction threshold in 29 CFR 1926.501(b)(1) is 6 feet, subject to task-specific rules. OSHA 29 CFR 1926.501; approved safety reference.
S33	B	Use about one foot out for every four feet up, and extend at least 3 feet above the landing or provide secure grasping/fastening alternatives. OSHA ladder rules; approved safety reference.
S34	B	Scaffold rules generally use a 10-foot threshold and specify permitted systems by scaffold type. OSHA 29 CFR 1926 Subpart L; approved safety reference.
S35	B	Employees in excavations 5 feet or deeper generally need cave-in protection unless the excavation is entirely stable rock. OSHA 29 CFR 1926.652; approved safety reference.
S36	B	OSHA requires safe egress so no more than 25 feet of lateral travel is needed. OSHA 29 CFR 1926.651(c)(2); approved safety reference.

11. Exam-day playbook

Three-pass timing

Pass	Business and Law	Skill	What to do
1 - Bank points	60 min	120 min	Answer known/easy-index questions. Flag anything that will exceed about 90 seconds.
2 - Controlled lookup	48 min	96 min	Work flagged items by likely book. Read exceptions and table notes.
3 - Review	12 min	24 min	Fill every blank, recheck units/EXCEPT questions, and revisit low-confidence answers.

Pack the night before

[]	Current government-issued photo ID
[]	Only exact approved reference books and authorized printed legislative changes
[]	Permanent tabs secured; no Post-its, notes, loose pages, or added study sheets
[]	Simple four-function calculator
[]	Appointment confirmation and route/parking plan
[]	Water/food for before or between exams; no expectation of bringing them into the room

Rules that cost people points

- Arrive early. If the session has started, Prov says late candidates are turned away and forfeit fees.
- The clock continues during restroom breaks.
- Do not write, highlight, or mark in books during the exam.
- Do not spend six minutes protecting one question while easier points remain unanswered.
- Watch words such as EXCEPT, NOT, MINIMUM, MAXIMUM, FIRST, and BEST.
- Guess every unanswered question; the bulletin states there is no penalty for a wrong answer.
- Before ending, use the Summary screen to find blanks and flagged questions.

12. Progress and error log

Error codes: K = knowledge gap; N = navigation/book-location gap; M = math/unit error; R = misread/rushed.

Date	Set / score	K	N	M	R	Weakest topic	Next repair

Question	Code	Why I missed it	Exact book / section	Retest result

Question	Code	Why I missed it	Exact book / section	Retest result

13. Official sources and final verification

Exam details and law can change. Re-check the candidate bulletin and reference list seven days before testing. The following primary sources were checked on August 8, 2026:

- [Prov - Alabama HBLB Candidate Information Bulletin, 2025.10.23](#)
- [Alabama HBLB - How to Get Licensed](#)
- [Alabama HBLB - Applicant FAQs](#)
- [Alabama HBLB - Chapter 14A law effective October 1, 2025](#)
- [Alabama HBLB - 2025 statutory/regulatory changes summary](#)
- [NASCLA - Alabama Residential Construction, 4th Edition](#)
- [Prov - Alabama HBLB Business and Law Digital Practice Exam](#)
- [Prov - Alabama HBLB Skill Digital Practice Exam](#)
- [OSHA - Severe injury and fatality reporting](#)

Final word
You do not need perfect recall to pass an open-book contractor exam. You need enough knowledge to recognize the right answer, enough book familiarity to verify it quickly, and enough discipline to move on before one hard question steals three easy ones.

Educational study aid only. It is not an official HBLB or Prov publication and is not legal, tax, engineering, or code-compliance advice. Official exam documents and adopted law/code control.