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Real Estate Maryland Real Estate Salesperson Examination Sample Questions (Q18-Q23):

NEW QUESTION # 18

In relation to Maryland's PHIFA, if a foreclosure consultant is found to have intentionally violated the law, what's the maximum penalty the consultant may have to pay to a consumer who brings a private action?

- A. Twice the actual damages
- B. Actual damages, plus attorney's fees
- C. Three times the actual damages, plus attorney's fees
- D. Actual damages

Answer: C

Explanation:

Under the Protection of Homeowners in Foreclosure Act (PHIFA), Maryland provides enhanced civil remedies to consumers harmed by foreclosure consultants' unlawful practices. For intentional (willful) violations, a consumer who brings a private action may recover treble (three times) the actual damages, along with reasonable attorney's fees and costs. This heightened remedy is designed to deter predatory conduct in distressed-homeowner contexts and is taught in the Maryland pre-licensing course under the state-specific consumer protection and license law sections.

References:

Maryland Real Property Article, Title 7, Subtitle 3 (PHIFA) - Civil remedies for violations (treble damages for intentional violations and attorney's fees).

Maryland 60-Hour Principles & Practices Course - Maryland License Law / Consumer Protection Module (PHIFA remedies).

NEW QUESTION # 19

Supply and demand determine the competitive environment. Which of the following is a true statement?

- A. When there are more homes on the market, sellers can demand more for their property.
- B. When there are more homes on the market, it drives prices upward.
- C. When there are more homes on the market, buyers can't be picky.
- D. When there are more homes on the market, buyers hold the negotiating power.

Answer: D

Explanation:

The appraisal principle of supply and demand explains market power: when supply increases relative to demand (more homes on the market), conditions shift toward a buyer's market, where buyers hold greater negotiating power and prices tend to soften rather than rise. Sellers generally cannot demand more in a high-supply environment.

References: Maryland pre-licensing curriculum-Real Estate Appraisal and Valuation (economic principles affecting value: supply and demand; buyer's vs. seller's markets).

NEW QUESTION # 20

Dan is buying Chuck's property, which is listed with Nevin's brokerage. Who are the parties to the exclusive right-to-sell listing agreement?

- A. Dan and Nevin
- B. Dan and Chuck
- C. Dan, Chuck, and Nevin
- D. Chuck and Nevin's brokerage

Answer: D

Explanation:

The course states that an exclusive right-to-sell listing is a brokerage employment agreement between the seller and the listing

brokerage (through the authorized broker), not with the buyer. The listing contract authorizes the brokerage to market the property and earn compensation upon a sale during the listing term, regardless of who procures the buyer. Therefore, the parties are the seller (Chuck) and the listing brokerage (Nevin's brokerage).

References: Maryland 60-Hour Principles and Practices of Real Estate - Listing Agreements: parties to the agreement, broker's authority, and compensation provisions in exclusive right-to-sell listings.

NEW QUESTION # 21

Activities that restrain trade and reduce competition and choices for consumers are considered to be what kind of violations?

- A. Fair housing
- **B. Antitrust**
- C. License law
- D. Agency law

Answer: B

Explanation:

Antitrust violations occur when individuals or companies engage in activities that restrict competition in the marketplace and limit consumer choice.

In real estate, this includes price-fixing, group boycotts, market allocation, and tie-in agreements, all of which are prohibited under the Sherman Antitrust Act and Federal Trade Commission Act.

Maryland's real estate license law reinforces these prohibitions, and the Maryland 60-Hour Course covers antitrust compliance under "Fair Housing and Ethics" to ensure licensees act in the public's best interest and avoid practices that restrain trade.

Reference:

Maryland 60-Hour Principles and Practices of Real Estate Pre-Licensing Course - "Fair Housing and Ethics" Module Sherman Antitrust Act (15 U.S.C. 1-7) Federal Trade Commission Act (15 U.S.C. 41-58).

NEW QUESTION # 22

How many approaches to value do appraisers generally use?

- **A. Three**
- B. One
- C. Two
- D. Four

Answer: A

Explanation:

Appraisers generally employ three approaches to value: the Sales Comparison Approach (market data), the Cost Approach (replacement/reproduction cost minus depreciation plus land value), and the Income Approach (capitalizing net operating income). Maryland's pre-licensing curriculum teaches all three as standard methodology, with applicability depending on property type and data availability.

References: Maryland 60-Hour Principles & Practices Course - Real Estate Appraisal and Valuation (sales comparison, cost, and income approaches; reconciliation).

NEW QUESTION # 23

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